

HG
8848
M2

UC-NRLF



5B 37 175

INSURANCE AGENTS'
ACCOUNTS

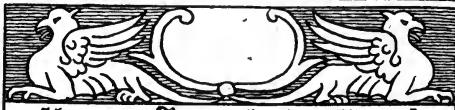
MACLEAN.

YC 23612

University of
California




Lux ex Tenebris.



Claus Spreckels Fund.





Digitized by the Internet Archive
in 2007 with funding from
Microsoft Corporation

INSURANCE AGENTS' ACCOUNTS

BY

A. H. MACLEAN,
CHARTERED ACCOUNTANT.

CHARTERED ACCOUNTANT.

The figure consists of two parts. The top part shows a single hexagon with its six nearest neighbors, illustrating the lattice structure. The bottom part shows a larger section of the lattice with various sites highlighted by different symbols: open circles, filled circles, and circles with a cross. Some sites are labeled with letters like 'A' and 'B'.

LONDON :

GEE & CO. (PUBLISHERS) LTD., 34 MOORGATE STREET, E.C.

1911.

HG 8848
.M2

Sprackels

1944
1945

PREFACE.

THE majority of Insurance Agents, it is safe to say, carry on some other business to which that of Insurance Agent is merely ancillary. It is for these that this book is chiefly intended. Where no business other than Insurance Agency is undertaken, or where the principal business is that of an Insurance Agent, the accounts are, of course, kept in a systematic (although usually in a somewhat laborious) manner. In those cases, however, where insurance work forms only a part, and usually a fairly small part of the business, the method of recording generally combines a large amount of labour with very inadequate and insufficient results. It is hoped that the method explained in this book will enable insurance records to be kept so that they may be readily available when required, and yet will not occupy an undue proportion of time and space. It may be mentioned that the system has now been in use for four years in the office with which the author is associated, and that it is entirely successful.

As it is hoped that this book will be of use to many who have not a very thorough knowledge of bookkeeping, it has been thought advisable to include a certain amount of advice and instructions which will appear very unnecessary to many readers, to whom this paragraph must serve as both explanation and apology.

CONTENTS.

	PAGE
PREFACE 	iii.
PART I.—RECORDING.	
CHAPTER I.—Correspondence, Methods of Filing, &c.	1
,, II.—The Policy Register... 	3
,, III.—The Insurance Diary 	12
PART II.—ACCOUNTING.	
INTRODUCTORY	14
CHAPTER IV.—The Insurance Journal 	15
,, V.—The Insurance Ledger 	22
,, VI.—The Cash Book 	28
,, VII.—The General Ledger 	29
,, VIII.—Subdivision of Insurance Ledger ...	30
,, IX.—Claims 	31
FORMS	32
INDEX	37

INSURANCE AGENTS' ACCOUNTS.

PART I.

CHAPTER I.

CORRESPONDENCE, ETC.

It is of the first importance that proper records should be kept not only of actual financial transactions, but also of all other matters in connection with insurances, whether a policy be actually issued or not.

Letter Copying.—

All correspondence in connection with insurance matters should be kept quite apart from other correspondence. Where there are not a great number of policies, one file will be sufficient for all the correspondence. It will be a great saving of time if a system of letter copying be adopted, by which letters and answers can be filed in consecutive order on the same file; this can be done in many ways, but the best two are a Roller Copier, such as the Shannon, or carbon duplicates of all letters. The former of these methods is preferable, and is probably cheaper in the long run, but the initial cost of the copying machine will doubtless make many people prefer the carbon system: If letter books are kept, a separate letter book should be kept for insurance letters. It does not matter greatly what system is adopted, so long as exact copies of all correspondence (with the Insurance Company as well as with the Insured) are kept. Where the business is of such dimensions that one file is found to be insufficient, it will be better to keep one file for corre-

spondence with Insurance Companies and one for correspondence with Clients. Another method is to keep all correspondence both with Client and with Company in connection with each policy or proposal separately, but, if this is done, care must be taken, when writing to a client who has several risks, to write a separate letter about each case—and, of course, the same applies to letters to Insurance Companies.

The chief drawback to this method is that a client often wishes to refer to all his insurances at the same time, and will not write separately about his various risks; in such cases those parts of the letter which are the shortest should be copied on separate slips and filed in their proper places—a reference to the file on which the letter itself is placed being noted on each of the extracts.

It will probably be found well to keep all correspondence with each Insurance Company divided into the various departments into which the company itself divides its business, and subdivided into correspondence on the various individual cases, but entirely separate from letters to and from clients.

Accounts from Insurance Companies.—

The accounts received from Insurance Companies (from which the Insurance Journal, described later, is partly written up) have nearly always to be returned to them when remitting the balance owing, and accordingly these accounts should not be filed away, but should be kept in a drawer or box until it is time for payment to be made.

When an account is received from an Insurance Company, it should be examined, and the receipts attached to it should be compared with the account. If the receipts are very numerous, it will be as well to detach them from the account and keep them separately. If each month's accounts and receipts are kept in separate drawers confusion will be avoided.

CHAPTER II.

THE POLICY REGISTER.

It is most important that an agent should have a sufficient record of all policies which pass through his agency.

Form of Register.—

The best means of attaining this end is to use a Card Ledger, in which all necessary details of each policy can be entered. This Card Ledger is called the Policy Register, and will consist of the usual box with a fastening down the middle to hold the cards in place, and a handle to release them when necessary. Each policy will have a card to itself, on which all necessary particulars can be entered.

Information on Register.—

Examples of such cards for various classes of insurances are shown below :—

EXPLANATORY CARD.

<i>Date of commencement of cover.</i>	<i>Client's Name.</i>		
<i>Policy No.</i>	<i>Insurance Company's Name</i>	<i>Class of Insurance.</i>	
<i>Renewal Date.</i>	<i>Premium.</i>	<i>Rate %.</i>	<i>Amount of Insurance.</i>

Short particulars of risk, &c.

If details are necessary use back of card.



LIFE CARD.—(FRONT.)

*3/3/1903.**Alfred Johnson.**F783,349**Blank Coy.**Life**3 March**£46 18 4**£1,000*

15 years only—with Profits.

Last Premium payable 3/3/1917—£39 2s.

Age admitted.

For Bonuses T. O.

LIFE CARD.—(BACK.)

Bonuses to 31/12/1907.

£58 15 0.

FIRE CARD.—(FRONT.)

3/3/1908.

Brown's Mills, Limited.

5,892,328

Nihil Coy.

Five

Lady Day. £66 11 6

10/- %

£13,315

(First Premium £.70 15/-)

On Building in rear of Main Building, Water Street, Halifax—Partly occupied as Stables.

5% allowed to assured.

In lieu of Policy No. 4,219,820.

FIRE CARD.—(BACK.)

£2,000	
150	
7,165	
4,000	
<u>13,315</u>	

150

7,165

4,000

f.13,315

• • • •

•

:

:

• • • •

:

:

:

∴ ∴ & ∴

:

2

:

418

५८

hir

ks

EMPLOYERS' LIABILITY CARD.—(FRONT.)

10/3/1909.

Brown's Mills, Limited.

E.L. 7,238,110

Nihil Coy.

E.L.

10 March. £99 14/-

Workmen 10-^o/₁₀₀ £19,600Clerks, &c., 2/6^o/₁₀₀ 1,360

To cover all E. L. risks to Workmen anywhere in British Isles.

In lieu of Policy No. 6,831
Blank Coy.

EMPLOYERS' LIABILITY CARD.—(BACK.)

Wages declared—

1909/10

Workmen,

£18,920

Clerks,

1,360

(Rebate £3 8/-)

BOILER CARD.—(FRONT.)

14/3/1908.

Brown's Mills, Limited.

59,928

*Burst Boiler Coy.**Boiler*

14 March.

£12

£8,000

(£1,000 on each Boiler.)

Loss from damage (except by Fire) arising from explosion or collapse of Boilers, (1) to the Boilers, (2) to surrounding property, (3) any personal injury.

In lieu of No. 42,150

BOILER CARD.—(BACK.)

Limit of Load on
value per sq. inch

60 lb.

80 "

60 "

60 "

60 "

80 "

160 "

80 "

Schedule of Boilers—

No.	Maker
1.	Galloway's
2.	Do.
3.	Do.
4.	Do.
5.	Daglish
6.	Galloway's
7.	Babcock
	Loco Crane
	Wilson

The details which are necessary must depend on individual cases, but, generally speaking, such detail as is shown above will be found sufficient.

The explanatory words on the first example would in practice be omitted altogether, as, after a very little use, the places of the various particulars become well known, and indeed the particulars themselves can hardly be confused even by a person who does not know their significance from their position.

Method of Keeping Register.—

Every insurance effected should, as soon as cover is obtained, be recorded on a card, but this card should not be placed on the Register until the policy is issued, when the card should be completed, compared with the policy, and placed on the Register. As the card will have been made out from the original cover note, a useful check on the accuracy of the policy is thus given. It is obvious that any difference should be traced and cleared up at once.

Subdivision of Register.—

If there are a large number of policies, more than one Register can be used; one Register can be used for A to L, another from M to Z, or the policy cards can be divided according to class of risk—one Register for Life Policies, another for Fire, and so on. It will be seen that either of these methods can be again divided into as many separate Registers as may be advisable.

Arrangement of Register.—

It is better to use different colours of cards for different classes of business; thus Life Policies might be on white cards, Fire Policies on red, and so on.

The cards are arranged on the files either alphabetically (under the clients' names) or numerically (keeping the same

numbers as that which the correspondence in reference to that matter bears). The drawback to the latter method is that, as business does not result in every case, there would be a fairly large proportion of numbers missing from the Policy Register, and as policies were cancelled blanks would appear.

Then, when more than one Register is in use, it would be necessary to adopt some method of numbering, whereby the numbers of the policy cards under the various classes of risks would run consecutively, *i.e.*, Life might start at 1, Fire at 2,001, and so on. With cards arranged alphabetically under the client's name, and the Registers also split alphabetically, reference can easily be made at any time to the whole of any client's insurances, which is not possible if the cards are arranged either according to risks or numerically.

Lapsed and Cancelled Policies.—

As policies lapse without being renewed, or are cancelled and new ones issued in lieu thereof, the policy card should be removed from the Register, and the date and cause of the cancelment noted on the card, which should then be placed on a Cancelled Policies Register, where it can be kept to be referred to when necessary, thus relieving the Policy Register of all dead matter.

The note of cancelment on the policy card should be brief, somewhat as follows :—

“ Cancelled 13/9/09—N/P No. 736281.”

“ Increase in amount of risk.”

“ N/P ” standing for New Policy.

If the policy is renewed, but not with the same Insurance Company, the note would be :—

“ Transferred 25/3/10—N/P Nihil 773839.”

“ Reduction in rate.”

Where the policy has been transferred out of the agency the note would be :—

“ Transferred 24/6/10—office not known.”

“ Doing own insurances.”

or any other note to suit the circumstances of the case.

Cancelled policies are very rarely referred to, and after a few years the cards on the “Cancelled Register” can be destroyed or bundled away with other old papers.

Policies not under own Agency.—

It often happens that when a client hands over all his insurances to the care of one agent, some of the policies have to be allowed to remain as they are, and cannot be included in the agency or transferred to the agent's own offices. In such cases the usual card should be filled up for the Policy Register, with a note in the right hand bottom corner to the effect that the insurance is “Not my/our agency.” This should be done for the sake of reference, even if the client pays the premium direct to another agent.

Advantages of a Card Register.—

Probably the reader will by this time have realised the great advantages of a Card Ledger for use as a Policy Register; indeed, its advantages over a bound book are so obvious that they need not be referred to here; but the Card Register is for this purpose much superior to the Loose-Leaf Ledger also, principally because of the great ease with which cards can be removed and replaced. Then it is frequently desirable, when going to see a client, to carry with one records of his insurances, and a number of cards can be carried about without the risk of tearing or otherwise injuring them, whereas loose leaves from a Ledger, if large, will be creased, and if small may get mixed with other papers and possibly lost or mislaid.

Size of Cards.—

The size of cards which will be found most convenient is about 5in. by 3in., the cards themselves being fairly thin. Almost every stationer keeps Card Ledgers nowadays, and there are many excellent makes on the market, the various merits of which it is not the province of the writer to discuss. The prices of the Ledgers vary greatly, but anyone who does not wish to spend money can make a very efficient Card Ledger with a few packets of postcards and a cardboard box of the right size.

CHAPTER III.

THE INSURANCE DIARY.

Method of Writing up.—

THE use of the Insurance Diary can be deduced from its name; it should be written up a little before the commencement of the new year from the Policy Register. A note of each policy should be entered on its due date, and a similar note should be made a week prior to that date, so that sufficient notice may be given to the assured. In the case of life policies a note should also be made in the Diary about three weeks after the due date, so that clients who take full advantage of the thirty days of grace are not allowed to forget altogether to pay their renewal premiums.

In order to distinguish clearly between the various entries in the Diary in respect of each policy, the entry of the policy on its due date should be written in *black* ink, the entry made one week before the due date should be in *red* ink, and the entry after the date in *green* ink. Fire renewals on quarter days would probably have to be noted on a separate sheet, which could be pasted into the Diary if necessary.

The Diary is a highly important book, and should not be used for anything but matters in connection with insurances. Wherever there is a probability of the terms, conditions, or extent of an insurance varying from year to year, ample notice of the date of expiry should be given to the client. When notice has been sent to the client, the first entry in red should

be lightly crossed through, and when payment has been received the other entry or entries could also be crossed out.

It is obvious that the Diary should be referred to daily, and that it should also be used for noting calls to be made, letters to be written, and any other matters in connection with insurances.

Form of Diary.—

The best form of Diary is one showing a week at an opening, and a Diary that can be hung up is more useful than the book form.



PART II.

INTRODUCTORY.

So far we have dealt with the ordinary records, which should be kept apart from any system of accounts, and which *can* be kept, whatever system of accounts may be in use.

The system of accounting shown here, and explained in detail in this and the succeeding pages, is specially designed so as to provide for the smallest insurance agency business; but the methods can readily be expanded and adapted for use in larger businesses.

The books, &c., which it is necessary for the agent to possess are as follows :—

- | | |
|-------------------------------------|--|
| A Correspondence File. | } The use of which
has already been
explained. |
| A Policy Register (a Card Ledger). | |
| A Diary. | |
| An Insurance Journal (or Day Book). | |
| An Insurance Ledger. | |

Of course, if the agent carries on no other business but that of insurance agent, a Cash Book and a file for Receipts will also be necessary; but it is here assumed that the insurance agency is conducted in addition to other businesses.

CHAPTER IV.

THE INSURANCE JOURNAL.

Form of Journal.—

THIS book (see form on p. 16) is the daily record of all insurances effected. In it are entered all premiums to be collected and paid over, and also all commissions earned.

Method of Writing up.—

This book is written up :—

(1) In the case of *new business* from the cover note, if it gives particulars of the premium payable ; if it does not, then from the policy itself, or from the charge note which some Insurance Companies send to the agent along with the policy. In other words, the entry should be made from the first intimation in writing from the company of the amount chargeable.

(2) In the case of *renewals* from the Renewal List, as soon as it is received from the insurance office.

(3) In the case of *rebates, additions, cancellments*, and the like, if the amount is known, from the first intimation that the policy is not to be renewed, or is to be cancelled ; if the amount is not known, from the first advice from the Insurance Company stating the amount of the rebate or other charge.

Information in Journal.—

In the first column of this book, headed "Class of Risk," is entered an abbreviation indicating the particular nature of

INSURANCE JOURNAL.

.....19....

Class of Risk	Date	Client		Premiums		Insurance Company			Commission, &c.			Remarks
		Name	Paid	New and Renewal	Cancelled, &c.	Paid	Policy No.	Name	Rate	New and Renewal	Cancelled, &c.	
(1)	(2)	(3)	(4)	£ s d (5)	£ s d (6)	(7)	(8)	(9)	(10)	£ s d (11)	£ s d (12)	(13).

the insurance effected by each policy. The following letters are generally used for this purpose :—

L. = Life.

F. = Fire.

E.L. = Employers' Liability (sometimes W.C.A., standing for Workmen's Compensation Act, is used).

B. = Burglary and also Boilers ; it may be better to use Bg. for Burglary, but there is not much risk of confusing these two classes, as Boiler Insurance Companies do not transact burglary business.

P.G. = Plate Glass.

F.G. = Fidelity Guarantee.

T.P. = Third party (more rarely P.L., for Public Liability, is used).

P. = Profits.

M. = Marine.

C. = Combined Fire and Burglary (or F.B.).

P.A. = Personal Accident and Sickness—these are usually combined.

D.S. = Domestic Servants.

E. = Endowment.

In the case of special insurances, such as insurance against loss of goods in transit, insurance against damage by flood, it is better to write in a single word, such as "Transit," "Flood," so that there may be no danger of mistaking the nature of the indemnity:

In some cases Insurance Offices prefix a letter to their policy numbers, which letter may, or may not be, the initial of the class of risk ; it is better not to use these letters in Column 1, but to mark them in Column 8, as part of the policy number.

Column No. 2 is for the date, which should be, in the case of new business, the date on which cover is granted, and in the case of renewals the date on which the renewal premium falls due, not the date on which the days of grace expire ; only the day need be entered, as the month is shown at the top of the page.

In Column No. 3 the client's name only need be entered, except in cases where more than one account is kept in the same name, when some distinguishing mark, usually a part of the address, should be added.

Column No. 4 is for the folio of the Ledger on which the *client's* name appears.

Column No. 5 is for Premiums to be collected and paid over to the Insurance Company.

Column No. 6 is for writing back cancelled Premiums, for rebates on policies, and all allowances made by Insurance Companies to the assured.

Column No. 7 is for the Ledger folio of the Insurance Company.

Column No. 8 is for the number given to the policy by the Insurance Company. Generally speaking, it is better for the agent not to give all his policies a fresh number of his own, but to use the actual policy number as it stands.

Column No. 9 is for the name of the Insurance Company. This need not be written in full ; Insurance Offices are nearly always known by one or two words of their names. Care must be taken to avoid confusion in the case of companies having similar names, such as " Royal Exchange " and " Royal."

Columns Nos. 10, 11, and 12 all refer to the Agent's Commission.

Column 10 is for the rate per centum.

Column 11 is for commission on the amounts appearing in Column 5, *i.e.*, commission on premiums to be collected, to be deducted from same before paying over to the Insurance Company. This column is also used for postages, &c., charged to the Insurance Company.

Column 12 is for commission on the items in Column 6, *i.e.*, commission which has been debited to the Insurance Company, and has now to be written back for some reason, usually cancellation of policy or rebate.

Column No. 13 may be used for noting the amount of cover, and also for any other notes or particulars that are necessary or desirable.

Summarising.—

At the end of each month, Columns 5, 6, 11 and 12 should all be added, the totals of Columns 6 and 12 being deducted from the totals of Columns 5 and 11 respectively. The resulting figures will show : in Column 5 the net amount of business done for the month, and in Column 11 the net amount of commission earned during the month.

If desired, the columns may be analysed so as to show the amounts applicable to the different classes of business—Life, Fire, Employers' Liability, &c.

The total of the Premiums Column may be posted to a Summary Account, to show the totals for the year, but this summary will not form any part of the system of accounts, and must *not* be taken into account when balancing.

The total of Column 11, *i.e.*, the net commission earned and postages recovered, will then be posted to the credit of Commission Account and to the debit of Insurance Ledger

Account in the General Ledger. Strictly speaking, the total of the column should be analysed into Commissions and Postages, and the results should be credited to these accounts in the General Ledger, the total being debited to Insurance Ledger Account.

Premiums.—

As soon as the amount of a premium is known, it should be entered in this book, whence it will be debited to the Customer's Account and credited to the Insurance Company's account in the Insurance Ledger. At the same time the commission on each premium is calculated, and the amount of same posted to the debit of the Insurance Company. Thus, each of the amounts entered in Columns 5 and 6, headed "Premiums," is posted twice in the Insurance Ledger (thus completing the double entry at once), while the amounts entered in the "Commission" Columns (11 and 12) are posted only once in the Insurance Ledger; the completion of the double entry being effected by the total of the "Commission" Column being posted each month to a General Ledger Account in the Insurance Ledger.

It is better to write in all renewal premiums before it is known whether the policies are to be renewed, and then to write same back as cancelments, should they be cancelled or altered; in this way a complete record of all changes will appear in each client's account.

Cancelments —

These are entered in the Day Book as soon as known, just in the same way as Premiums, but the amount of the cancelled premium is entered in Column 6, and the amount of commission on same appears in Column 12—of course, the commission written back must be the same as the commission originally

entered in respect of the premium. The entry should be made in red ink.

Extra Premiums,

such as excesses payable in respect of Employers' Liability policies, are entered in exactly the same way as "Premiums," with a note in the Remarks Column stating what they are.

Rebates,

such as returns on Employers' Liability premiums, and rebates in respect of policies cancelled, should be entered in the same way as Cancellments.

Commission Allowed to Clients.—

Sometimes a client is allowed to share the commission with the agent, and in such cases the amount allowed to the client should be entered (in red ink) in Column 12 (Commission Cancelled), and posted from there to the credit of the client's account in the Insurance Ledger.

Postages Recovered from the Insurance Company.—

These and any other items recoverable may be entered in the Commission Column (No. 11), whence they are posted to the debit of the Insurance Company.

If the transactions to be recorded in the book are few in number, there is no need to go to the expense of having a book specially made; a plain book can easily be ruled as required.

CHAPTER V.

THE INSURANCE LEDGER.

Form of Ledger.—

THE best form for this book is that with the *Dr.* and *Cr.* Columns side by side on the right of each leaf, so that the order of the columns in the book would be—Date Column, Particulars Column, Folio Column, *Dr.*, *Cr.* The reason for this is that in the case of the account of the Insurance Company there is a debit for commission as well as a credit for the premium in respect of each premium booked. It will be found handier to have these items side by side, while there are other advantages, such as only writing the date and Journal folio once. In the case of the insured's account, it does not much matter whether this ruling or the ordinary form of Ledger is used—if all the accounts are kept in one Ledger it is preferable to have it all ruled in one way. An ordinary Ledger with double Cash Columns can be used by filling the left-hand page first and carrying forward to the right-hand page.

Accounts in Ledger.—

A separate account should, of course, be opened for each Insurance Company, and for each Insurer. In some cases it will be desirable to have several accounts for one Insurance Company, divided according to the departmental grouping adopted by the company. If, however, the volume of business is small, one account will be quite sufficient. If separate cheques are sent to settle accounts rendered by different departments, the items covered by each payment can be identified in the Ledger by means of a red ink letter marked against the cash and the

same letter against each of the items settled. It sometimes happens that an agent has part of his business direct with the head office of the Insurance Company, and part through one or more branches. In such a case it is desirable to open separate accounts in the Ledger; but if the bulk of the cases are through, say, the head office, and only one or two a year through the branches, it may not be necessary to open a special account or accounts for the latter. Any branch items should, however, be specially marked both in the Journal and in the Ledger. Only in very rare instances will it be necessary to open more than one account for a client, but cases may occur where this is desirable, *e.g.*, where a client carries on two distinct businesses, and renewal notices, &c., have to be sent to different addresses. In such a case great care must be taken to see that items are posted to the right account, particularly if both accounts have to be kept under the same name. Probably the best way is always to enter the address (or a part of the address) along with the name in the Journal.

Opening of Accounts.—

The Ledger Account of each Insurance Company should have first the full name of the company, care being taken to write this correctly; it is better to copy the name from some printed document, as so many companies have long and elaborate titles, some of the words of which may easily be transposed. The address of the company should follow. Then should come the terms of all commissions allowed, showing the rates on the various classes of business, noting also if new and renewal business get different rates. Life Insurance Companies often give a choice of commission, that is to say, the agent can either get a high rate of commission on the first premium, with sometimes a percentage on the sum assured, and a lower rate of commission in succeeding years, or he can take commission at the same rate throughout the whole currency of the policy.

If it be found desirable not to overburden the Ledger with details of this kind, on account of the necessity of carrying forward accounts from time to time, the following system may be adopted with great advantage :—Use one of the cards of the Insurance Register for each company, mark on same all the particulars noted above, and mark also telephone number, telegraphic address, the names of the heads of the various departments (this information is very useful, as much delay is obviated in communicating with a large office if the proper official can be asked for by name), and any other particulars that may from time to time seem desirable. These cards can be kept in alphabetical order in the front or back of the Register, or, if numerous, they can be kept separately.

Indexing of Accounts.—

In connection with the indexing of the Ledger Accounts, it may be as well to mention that in a Ledger in which both Insurance Companies' and Clients' Accounts appear, it is preferable to keep them distinct in the index ; thus the left-hand pages of the index can be kept for the companies and the right-hand pages will, of course, be for the clients. If the index be what is known as a two-letter index, it will be necessary to use the upper half of the page for the first letter and the lower half for the second. It is highly important to index accounts immediately they are opened in the Ledger, before any entries are made therein, as the greatest confusion may arise through two accounts having been inadvertently opened for the same company or person.

Having now opened the account in the Ledger, and having entered the name in the index of the Ledger, we can proceed to enter the items.

Method of Posting.—

Taking first the postings to the Insurance Company's Account there would be entered in the case of an insurance :—

The date, "To Commission and By (the initials of the assured)"—the policy number—the Journal folio—the amount of the commission (from Column 11 in the Journal) in the *Dr.* Column—the amount of the premium (from Column 5 in the Journal) in the *Cr.* Column ;

and the Ledger folio would be entered in Column 7 of the Journal. The same items would be posted to the client's account thus :—

The date—"To (initials of Insurance Company)"—words sufficient to identify the policy—the Journal folio—the amount of the premium (from Column 5 in the Journal) in the *Dr.* Column ;

and the Ledger folio of the Client's Account would be entered in Column 4 of the Journal.

Cancelments would, of course, be posted in the reverse order, *i.e.*, in the case of the Insurance Company :—

Date—"To (initials of assured), and By Commission"—Policy No.—Journal folio—amount of premium (from Column 6 in the Journal) in the *Dr.* Column—the amount of commission (from Column 12 in the Journal) in the *Cr.* Column ;

the Ledger folio of the Insurance Company's account being entered as usual in Column 7 of the Journal. The posting to the Client's Account is similarly reversed.

Where the client is allowed a part of the commission, the items would be posted to his account as follows :—

Date—"To (initials of company) and By Commission allowed"—(words to identify the policy)—I.J. folio—the amount of the premium, as usual, in the *Dr.* Column—the amount of the allowance (from Column 12) in the *Cr.* column.

In the case of postages recovered from the Insurance Companies the entry in the Insurance Ledger would be :—

Date—" To Postages "—I.J. folio—the amount being posted (from Column 11 of the Journal) to the *Dr.* Column.

Rebates would be posted in the same way as Cancelments, with, of course, appropriate wording.

Cash received from clients and cash paid to Insurance Companies is posted into the Insurance Ledger from the Cash Book in the ordinary way (see the examples at the end of the book).

Adjustment Account.—

At the end of the Ledger an account should be kept called " General Ledger " ; this account renders the Insurance Ledger self-balancing, and should agree with the account in the General Ledger called " Insurance Ledger," except that the balances will be on opposite sides.

At the close of each month there is posted to this account the totals of Columns 11 and 12 in the Journal, either separately (the total of Column 11 being credited and that of Column 12 being debited), or the net result—corresponding to the net Commission Earned and Postages, &c., recovered—is posted to the credit of the account. The totals of the Insurance Ledger Columns in the Cash Book are also posted to this account—payments on the *Cr.* side, receipts on the *Dr.* side ; and any other items, such as small payments made through the Petty Cash Book, are treated similarly, the resulting balance on the General Ledger Account corresponding to the net result of a list of individual balances taken off the Ledger, the former being, of course, a *Dr.* balance when the latter is a *Cr.* balance.

Balancing the Ledger.—

In order to balance the Ledger at the end of each month, after all the items in the Journal and in the Cash Book are

posted into the various individual accounts in the Insurance Ledger, the totals of the Journal and Cash Book should be posted to the General Ledger Account, and a list of all the balances in the Ledger should be made up; the balances on the Companies' Accounts will consist of the total premiums booked, less the commissions on same, and will usually be on the *Cr.* side; the balance on the Clients' Accounts will be the premiums debited to them, and will usually be on the *Dr.* side. An example of this list is shown in the forms at the end of the book.

Squaring off Accounts.—

Accounts both of Insurance Companies and of Clients should be squared off as often as possible. In the case of Insurance Companies it will be found useful to leave a couple of lines between each month's entries, as the account for, say, March, will not usually be paid until May, and if the April entries have been posted it will not be possible to square the account off clearly.

Accounts from Insurance Companies.—

Insurance Companies usually send in accounts which have to be completed by the agent, signed by him, and returned to the company, along with a remittance for the balance on the account and all unused receipts. These accounts form the basis of the entries in the Journal for renewals, and, before paying the Insurance Company, the accounts should be agreed with the Company's Account in the Insurance Ledger, and any pence difference that may have crept in in the calculation of commission should then be rectified by an entry in the Insurance Journal.

Commission Over-calculated.—

When it is desired to write back a few pence of commission over-calculated, an entry should be made in the Journal (Column 12), an example of which will be found on page 32.

CHAPTER VI.

THE CASH BOOK.

Form of Cash Book.—

SPECIAL columns should be kept on both sides of the Cash Book, headed "Insurance Ledger," the individual items being posted in the ordinary way to the *Dr.* or *Cr.* of individual accounts in the Insurance Ledger.

Analysis of Cash Book.—

If special columns are not available in the Cash Book, an abstract should be made at the end of each month, showing how much of the total receipts are in respect of the Insurance Ledger and have been posted in that book. The same applies to the payment side of the Cash Book.

As both Companies' and Clients' Accounts are kept in one Ledger, it does not matter whether a payment or receipt is in respect of a Company or a Client; all come alike under the heading of "Insurance Ledger."

Then the total amount of the receipts for the month posted into the Insurance Ledger should be credited to Insurance Ledger Account in the General Ledger, and debited to General Ledger Account in the Insurance Ledger; the total amount of the payments being treated in a similar manner and debited to Insurance Ledger Account in the General Ledger and credited to General Ledger Account in the Insurance Ledger.

Posting from Cash Book.—

The method of posting can easily be followed by inspection of the examples in this book.

CHAPTER VII.

THE GENERAL LEDGER.

Insurance Ledger Account.—

THE account in the General Ledger, called "Insurance Ledger" corresponds to the "General Ledger" Account in the Insurance Ledger, and the balance on this account represents the net result of the balances on the Insurance Ledger.

The balance will usually be a liability, and will consist of the net amounts owing to various Insurance Companies, less any amounts owing by Clients.

The balance on the "General Ledger" Account in the Insurance Ledger should be agreed with this balance monthly.

Commission Account.—

The other accounts in the General Ledger which are affected by the Insurance Books are Commission Account and Postages Account. Commission Account is credited every month with the total commission earned, less any commission written back, *i.e.*, with the total of Column 11 of the Journal (less any postages), less the total of Column 12. Of course, if preferred, the total of Column 12 may be posted separately to the *Dr.* side of the account.

The balance on the Commission Account represents the commission earned, and it should be dealt with in the ordinary way as an "Income" or "Profit" Account.

Postages Account.—

Postages Account is credited every month with the amount of postages included in Column 11, and these amounts go to reduce the expenditure appearing under this heading in the General Ledger.

CHAPTER VIII.

SUBDIVISION OF INSURANCE LEDGER.

It will be seen that the accounting part of the system consists of two books—the Insurance Journal and the Insurance Ledger (which balances apart from the rest of the books of the business). These two books can in large businesses be split up into any number of separate books that may be desirable. Thus separate Journals can be kept for different kinds of insurance. The Ledger can in a similar way be divided into two Ledgers, one for Insurance Companies and one for Clients; but if this be done a certain amount more work is necessary to balance the two Ledgers separately—the totals of the Premiums Column in the Journal will have to be posted to Premium Accounts in both the Ledgers, *i.e.*, the total of Column 5 would be posted in the Companies' Ledger to the *Dr.* of Premiums Account and in the Clients' Ledger to the *Cr.* of that account. The total of Column 6 would also be posted in both Ledgers—of course, on the opposite sides of the accounts. The total of Column 11 would be posted in the Companies' Ledger only to the *Cr.* of the General Ledger, and Column 12 would be posted on the other side. If these columns contained any items which had been posted to Clients' Accounts, they would have to be analysed, and the amount applicable to each Ledger would be posted to the General Ledger Account in that Ledger. The totals of the Insurance Ledger Columns in the Cash Book would also have to be analysed into Insurance Companies' Ledger and Insurance Clients' Ledger, and posted to the General Ledger Accounts in the two Ledgers. Two accounts would have to be kept in the General Ledger corresponding to the Adjustment Accounts in the Insurance Ledgers. Of course, the Ledgers can be balanced as a whole without keeping two adjustment accounts.

The Ledger can also be divided alphabetically in the ordinary way, *i.e.*, A to L, M to Z, &c.

CHAPTER IX.

CLAIMS.

As a rule, claims are settled directly between the assured and the company without the intervention of the agent, and it is impracticable to keep any adequate record of claims. In case a claim is settled through the agent, an entry may be passed through the Insurance Journal, the amount being entered in the Premiums Cancelled Column, and debited to the Insurance Company and credited to the Client. The cheques would then be passed through the Cash Book in the ordinary way, and posted to the accounts in the Insurance Ledger.

Class of Risk	Date	Client		Premiums		Insurance Company		Commission, &c.		Remarks
		Name	Led. Fo.	New and Renewal	Cancelled, &c.	Policy No.	Name	New and Renewal	Cancelled, &c.	
Wages in transit	1	Brown's Mills, Lim.	75	£ 4 4 4	£ s d	26	Jones & Co...	£ 0 8 0	£ s d	On £21,000 wages in transit Bank to Mills
L. ✓	3 7	Alfred Johnson ✓	81	46 18 4	£ s d	33 18	Blank .. Nihil ..	2 6 10	£ s d	£1,000 Commission over-calculated
✓	7	✓	✓	£ s d	£ s d	18	Do. ..	0 0 5	£ s d	Postages
E. L.	10	Brown's Mills, Lim.	75	99 14 0	£ s d	"	E. L. Do. ..	14 19 2	£ s d	
S. & A. B.	12 14	Alfred Johnson	81	5 5 0	£ s d	"	Do. ..	0 15 9	£ s d	£1,000 on each — 8 boilers
L.	15	Brown's Mills, Lim.	75	12 0 0	£ s d	42	Burst Boiler..	1 4 0	£ s d	Commission allowed to assured
F. G. Jamieson	25	Arthur James	85	3 18 2	£ s d	18	Nihil ..	0 3 11	£ s d	Own house
K. A. Jones	87	R. G. Jamieson	87	0 15 0	£ s d	"	Do. ..	0 2 3	£ s d	Shop
F. F.	89	Brown's Mills, Lim.	75	5 2 9	£ s d	"	Do. ..	0 15 5	£ s d	5% allowed to assured
F.	92	J. Allan	92	66 11 6	£ s d	"	Do. ..	9 19 8	£ s d	— fire on stables, &c.
F.	26	Do.	"	5 0 0	£ s d	"	Do. ..	0 15 0	£ s d	Cambridge Street House
F.	27	Do.	"	0 15 0	£ s d	"	Do. ..	0 2 3	£ s d	Rothsay House
E. L. F.	31	Brown's Mills, Lim.	75	£ 250 4 1	£ 69 19 6	"	Do. ..	£ 34 19 5	£ 14 0 5	Rebate on Wages paid
✓		✓	✓	£ 180 4 7	£ 69 19 6	42	Do. ..	£ 34 19 5	£ 14 0 5	New Policy to be taken up
							Burst Boiler..	£ 34 19 5	£ 14 0 5	Postages
							Commission, £34 18 10	£ 34 19 5	£ 14 0 5	Dr. Commission (G. L. 181)
							Postages 0 0 7	£ 34 19 5	£ 14 0 5	
							(G. L. 193) "	£ 34 19 5	£ 14 0 5	
							(G. L. 181) Cr.	£ 34 19 5	£ 14 0 5	
							(G. L. 152) (L. 190)	£ 34 19 5	£ 14 0 5	

THE BURST BOILER INSURANCE COMPANY, LIM. 42.

896 LOMBARD STREET, E.C.

Commission Rates: Inspection of Engines—7½% new, 5% renewals.

Boilers and all others—15% new, 10% renewals.

1910									£	s	d	£	s	d
Mar. 14	To Commission and By Brown's Mills	59,928	I.J.	12					1	4	0	12	0	0
31	" Postages								0	0	2			
	" Cheque		C.B.	96					10	15	10			
									£12	0	0	£12	0	0

INSURANCE LEDGER (CLIENTS' ACCOUNTS.)

BROWN'S MILLS, LIM., HALIFAX.

75.

1910										£ s d			£ s d		
Mar. 1	To Jones & Co.—Wages in transit	..	..	..	..	..	I.J.	12	4	4	4				
3	By Cheque	..	..	..	..	..	C.B.	94	..			4	4	4	
										<hr/>			<hr/>		
10	To Nihil—E.L.	..	..	..	..	..	I.J.	12	99	14	0				
14	" Burst Boiler—B.	..	..	..	..	..	"	"	12	0	0				
16	By Cheque	..	..	..	..	..	C.B.	95				12	0	0	
25	To Nihil and By Allowance—F. Stables, &c...	..	..	..	..	..	I.J.	12	66	11	6		3	6	7
26	By Do.—Rebate on E.L.	..	..	..	..	..	"	"					3	8	0
27	To Allowance and By Nihil—Policy cancelled	..	..	..	..	..	"	"		3	6	7	66	11	6
28	By Cheque	..	..	..	..	..	C.B.	96	..			96	6	0	
										<hr/>			<hr/>		
										£181 12 1			£181 12 1		

ALFRED JOHNSON, 21 SINCLAIR STREET, BURY.

81.

1910									£	s	d	£	s	d
Mar. 3	To Blank—Life	.. .. .	I.J.	12					46	18	4			
12	" Nihil—S. & A.	.. .. .	"						5	5	0			
17	By Cheque		C.B.	95					..			52	3	4
									£52	3	4	£52	3	4

ARTHUR JAMES, OFFICE.

85.

1910									£	s	d	£	s	d	
Mar. 15	To Nihil and By Commission—Life	..	..	..	..	I.J.	12		3	18	2		0	3	11
31	By Cheque	..	..	..	..	C.B.	97		..				3	14	3
									£3	18	2	£3	18	2	

R. G. JAMIESON, 82 HURST STREET, E.C.

87.

1910 Mar. 25	To Nihil—Fire, own house I.J.	12	£ s d 0 15 0	£ s d
-----------------	---------------------------------------	----	-----------------	-------

K. A. JONES, 1,022 HIGH STREET, LEYTON.

89.

1910 Mar. 25	To Nihil—Fire, Shop I.J.	12	£ s d 5 2 9	£ s d
-----------------	----------------------------------	----	----------------	-------

J. ALLAN, 17 CAMBRIDGE STREET, S.W.

92.

1910 Mar. 25	To Nihil—Fire, Cambridge Street I.J.	12	£ s d 5 0 0	£ s d
	" Do.—Fire, Rothesay "	"	0 15 0	

INSURANCE LEDGER (ADJUSTMENT ACCOUNT).

GENERAL LEDGER ACCOUNT.

190.

1910 Mar. 1	To Balance brought forward	✓	£ s d 3 4 6	£ s d
31	" and By Commissions, &c. I.J.	12	14 0 5	34 19 5
	" " Cash C.B.	97	168 7 11	14 0 0
	By Balance carried forward	✓	..	136 13 5
			£185 12 10	£185 12 10
April 1	To Balance brought forward	✓	136 13 5	

INSURANCE LEDGER, LIST OF BALANCES AT 31ST MARCH 1910.

18	<i>Insurance Companies—</i>	£ s d	£ s d
26	Nihil Assurance Co., Lim. .. .. .	..	99 18 4
33	Jones & Co. .. .. .	..	3 16 4
	Blank Insurance Co. .. .. .	..	44 11 6
87	<i>Clients—</i>		
89	R. G. Jamieson.. .. .	0 15 0	
92	K. A. Jones	5 2 9	
	J. Allan	5 15 0	
190	General Ledger	£11 12 9 136 13 5	£148 6 2
		£148 6 2	£148 6 2

GENERAL LEDGER.

INSURANCE LEDGER ACCOUNT.

152.

1910				1910			
Mar. 31	To Commissions, &c. I.J.	12	£ s d	Mar. 1	By Balance brought down	✓	£ s d
"	" Cash C.B.	97	34 19 5	31	" Commissions .. I.J.	12	3 4 6
"	" Balance carried down	✓	14 0 0	"	" Cash C.B.	97	14 0 5
			136 13 5				168 7 11
			£ 185 12 10				£ 185 12 10
				April 1	By Balance brought down	✓	136 13 5

COMMISSION ACCOUNT.

181.

1910				1910			
Mar. 31	To Insurance Ledger I.J.	12	£ s d	Mar. 31	By Insurance Ledger I.J.	12	£ s d
			14 0 5				34 19 5

POSTAGES ACCOUNT.

193.

1910				1910			
Mar. 31				Mar. 31	By Insurance Ledger I.J.	12	£ s d
							0 0 7

Note.—Of course, this Account would contain numerous other items, but only the Insurance item is shown here.

INDEX.

(Note.—The figures in brackets are references to entries in the specimen transactions.)

A

	PAGE
Accounts from Companies, Agreement with Ledger ..	27
" " Checking	2
" " Filing	2
Accounts in Ledger	22
Accounts (Ledger)—	
Clients' [34]	23
Companies' [33]	22
Indexing	24
Opening	23
Squaring off	27
with Head Office and Branch	23
Additional Premiums, Entry in Journal	21
Adjustment Account [35]	26
Advantages of Card Register	10
Agency, Terms of, Where Noted [33]	23
Agents' Policy Numbers	18
Agreement of Companies' Accounts with Ledger	27
Allowance of Commission to Clients, Entry in Journal [32]	21
" " " " Ledger [34]	25
Alternative Methods of noting Terms of Agency	24
Analysis of Cash Book	28
" Risks in Journal	19
Arrangement of Cards	8
" Register	8

B

Balancing Subdivided Ledgers	30
" the Ledger	26
Boiler Card, Example of	7
Books, &c., to be Kept, List of	14

C

				PAGE
Cancelled Policies, Note on Card .. .. .	..	..	..	9
,, ,, Treatment in Register .. .. .	..	..	..	9
,, Register .. .. .	..	..	..	9
Cancelments, Entry in Journal .. .. .	..	..	[32]	20
,, ,, Ledger .. .. .	..	..	[33, 34]	25
Carbon Copies of Letters .. .. .	..	..	..	1
Card Ledger, Use of .. .. .	..	..	..	3
,, Register, Advantages of .. .. .	..	..	..	10
,, ,, Home Made .. .. .	..	..	..	11
Cards (Policy)—				
Arrangement of .. .. .	..	..	..	8
Colours of .. .. .	..	..	..	8
Comparison with Policies .. .. .	..	..	..	8
Examples of .. .. .	..	..	..	4
Method of Writing-up .. .. .	..	..	..	8
Particulars on .. .. .	..	..	..	3
Size of .. .. .	..	..	..	11
Cash Book, Analysis of .. .. .	..	..	..	28
,, Postings from .. .. .	..	..	[33, 34, 35]	28
Check on Register .. .. .	..	..	..	8
Checking Accounts from Companies .. .. .	..	..	..	2
Claims .. .. .	..	..	..	31
Classes of Risks, Distinctive Letters .. .. .	..	..	[32]	17
Clients' Accounts .. .. .	..	..	[34]	23
,, Where two Accounts in one Name .. .. .	..	..	..	23
Colours of Cards .. .. .	..	..	..	8
,, Ink used in Diary .. .. .	..	..	..	12
Commission Account (in General Ledger) .. .. .	..	..	[36]	29
,, Allowed to Clients, Entry in Journal .. .. .	..	..	[32]	21
,, ,, ,, ,, ,, Ledger .. .. .	..	..	[34]	25
,, Entry in Journal .. .. .	..	..	[32]	18
,, Over-calculated .. .. .	..	..	[32]	27
,, Posting from Journal .. .. .	..	..	[32]	19
Companies' Accounts .. .. .	..	..	[33]	22
,, ,, Particulars noted in Ledger .. .. .	..	..	[33]	23
,, Initial Letters used by .. .. .	..	..	..	17
,, Names, Contraction of .. .. .	..	..	..	18
Contraction of Companies' Names .. .. .	..	..	..	18

	PAGE
Copies of Letters	1
Correspondence with Clients	2
,, ,, Companies	2
,, ,, Departments	2
Cover Note, Entry from	15

D

Date of Entry in Journal	18
Departments, Correspondence with	2
Diary (Insurance)—	
Colours of Ink used	12
Entries in	12
Form of	13
Information in	12
Marking off	13
Method of Writing-up	12
Quarter-day Renewals	12

E

Employers' Liability Card, Example of	6
Entries in—	
Diary	12
Journal	[32] 17
Ledger	[33, 34, 35] 24
Extra Premiums, Entry in Journal	[32] 21

F

Filing Accounts from Companies	2
,, Letters	1
Fire Cards, Example of	5
Form of—	
Cash Book	28
Diary	13
Journal	16
Ledger	22
Register	3

G

	PAGE
General Ledger	[36] 29
" " Accounts in	[36] 29

I

Indexing Ledger	24
Information in—	
Diary	12
Journal	15
Register	3
Initial Letters to Distinguish Risks	17
" " used by Companies	17
Insurance Diary (<i>see</i> Diary).	
" Journal (<i>see</i> Journal).	
" Ledger (<i>see</i> Ledger).	
" " Account (in General Ledger)	[36] 29

J

Journal (Insurance)—	
Analysis of Risks in	19
Form of	16
Information in	15
Method of Posting Totals	[32] 19
" Writing-up	15
Summarising	19

L

Lapsed Policies, Note on Card	9
" " Treatment in Register	9
Ledger (General) (<i>see</i> General Ledger).	
Ledger (Insurance)—	
Balancing	26
Form of	22
Indexing of	24
Method of Posting	24
Subdivision of	30

	PAGE
Letter Books	I
„ Copying	I
„ Filing	I
Letters, Carbon Copies	I
„ Distinguishing Classes of Risks	17
„ Initial, used by Companies	17
Life Card, Example of	4
„ Policies, Special Entry in Diary	12
List of Books, &c., to be kept	14

M

Marking-off Diary	13
Method of Posting Ledger	24
„ Writing-up Diary	12
„ „ Journal	15
„ „ Register	8

N

New Business, Entry in Journal	15
--	----

O

Opening of Accounts in Ledger	23
Over-calculated Commission	[32] 27

P

Particulars Noted in Companies' Ledger Accounts	[33] 23
„ „ on Cards	3
Policies Cancelled (<i>see</i> Cancelled Policies).	
„ Comparison with Cards	8
„ Lapsed (<i>see</i> Lapsed Policies).	
„ not under own Agency	10
Policy Cards (<i>see</i> Cards).	
„ Numbers, Agents'	18
„ „ Entry in Journal	18
„ Register (<i>see</i> Register).	
Postages Account (in General Ledger)	[36] 29
„ Entry in Journal	[32] 21
„ Posting to Ledger	[33] 26

				PAGE
Posting from Cash Book		[33, 34, 35]		28
„ Ledger, Method of .. ..		.. ..		24
Premium Receipts .. ..		.. ..		2
Premiums, Entry in Journal .. ..		.. ..		20
„ Posting to Ledger .. ..		.. ..		25
Proposals, Filing Correspondence in order of .. ..		.. ..		2

Q

Quarter-day Renewals in Diary		12
-------------------------------------	--	-------	--	----

R

Rebates, Entry in Journal	[32]	21
„ Posting in Ledger .. ..		.. ..	[34]	25
Receipts, Premium .. ..		.. ..	.. ..	2
Register (Policy)—				
Arrangement of .. ..		.. ..	.. ..	8
Check on .. ..		.. ..	.. ..	8
Form of .. ..		.. ..	.. ..	3
Information in .. ..		.. ..	.. ..	3
Lapsed and Cancelled Policies .. ..		.. ..	.. ..	9
Method of Writing-up .. ..		.. ..	.. ..	8
Subdivision of .. ..		.. ..	.. ..	8
Renewals, Entry in Journal .. ..		.. ..	.. ..	15
Roller Copier .. ..		.. ..	.. ..	1

S

Similar Names, Method of Distinguishing		18
Size of Cards .. ..		.. ..	.. ..	11
Squaring-off Accounts .. ..		.. ..	.. ..	27
Subdivision of Ledger .. ..		.. ..	.. ..	30
„ Register .. ..		.. ..	.. ..	8
Summarising Journal .. ..		.. ..	.. ..	19

T

Terms of Agency, where noted	[33]	23
------------------------------------	--	-------	------	----

**CATALOGUE OF
ACCOUNTANCY
PUBLICATIONS.**

1911.

[SIXTH EDITION.]

LONDON:
GEE & CO. (PUBLISHERS) LTD.
34 MOORGATE STREET, E.C.

CATALOGUE OF
ACCOUNTANCY
PUBLICATIONS

1911.

(SEVEN EDITIONS)

LONDON

GEORGE & CO. PUBLISHERS, LTD.

24 MOORCOTE STREET, E.C.

CATALOGUE OF ACCOUNTANCY PUBLICATIONS.

ACCOUNTANT, THE (Est. 1874). A weekly newspaper issued in time for Friday evening's mail. **The Accountant** is the recognised organ of Chartered Accountants and Accountancy throughout the world. It contains Original Articles, Weekly Notes, Correspondence, Reviews, Lectures and Debates on Accountancy, Bookkeeping (with specimens of Accounts), Auditing, Liquidations, Bankruptcies, as well as Reports of all Decisions as to Administration Cases, Arbitrations, Winding-up of Joint Stock Companies, Liquidations, Bankruptcies, Mercantile Law, and Partnerships, of interest to Accountants; and is generally a complete record of all matters of interest to the Profession. New Volumes commence in January and July each year.

Single copies **6d.** net, post free U.K. **6½d.**; Abroad, **7d.**

Subscriptions : Yearly, post free U.K. **24/-** ; post free, Abroad, **26/-** ; Half-yearly, U.K. **13/-** ; Abroad, **14/-**.

Binding Covers issued for each half-yearly volume, half calf, gold-lettered, **2/6** net, post free U.K. **2/9** ; Abroad, **2/10**.

Filing Cases for filing the weekly issues until volume is completed, **3/6** net, post free U.K. **3/11** (postage Abroad prohibitive).

Volumes, bound half calf, gold-lettered. Vol. X, **24/-** ; XI, **£1 10s.** ; XII, XIII, **15/-** each ; XIV, **20/-** ; XV—XVIII, **15/-** each ; XIX—XXI, **14/-** each ; XXII, **26/-** ; XXIII—XXIV, **14/-** each ; XXV, **30/-** ; XXVI, **40/-** ; XXVII, **50/-** ; XXVIII, **28/-** ; XXIX, **20/-** ; XXX—XLIII, **14/-** each, net, post free U.K. (Prices of Vols. I-X on application.)

ACCOUNTANTS' JOURNAL, THE (Est. 1883). A monthly newspaper, issued about the 15th of the month.

The general contents of the paper are designed more especially to meet the requirements of Accountant Students, though the practitioner is by no means overlooked. A concise summary is given of the effect of all the Important Legal Decisions of the preceding month, Articles, Notes, Correspondence, Reviews and Prize Competitions appear in each issue together with Lectures, &c., delivered to the various Students' Societies, and the reports of their meetings. The new Volume commences in May each year.

Single copies **9d.** net, post free, **10d.**

Subscriptions : Yearly, post free U.K. **7/6** ; post free Abroad, **8/6**.

Binding Covers issued for each Yearly Volume, half calf, gold-lettered, **2/6** net, post free U.K. **2/9** ; Abroad, **2/10**.

Filing Cases for keeping unbound copies until the completion of the volume. **1/-** net, post free U.K. **1/4** (postage abroad prohibitive).

Volumes, bound half calf, gold-lettered I—XII **7/6** each, (except Vols. III and VI, **10/-** each), XIII to XXVII, **8/6** each (post free U.K.).

ACCOUNTANTS' LIBRARY, THE.

Consists of a series of 51 handbooks, each separate volume of which deals with a complete system of Bookkeeping suitable for the particular business described, together with a complete set of *pro forma* Accounts. The books are published at a uniform price of 3/6 net, with the exception of a few "Double" and "Triple" Numbers, for which the price is 5/- and 10/6 respectively. To Subscribers these are published at the special rate of 2/6 per volume (3/9 per "Double" and 5/- per "Triple" volume). Subscriptions can still be received at this reduced rate for Vols. I to XX, XXI to LI, or the whole of the volumes of the Series. A list of the Volumes will be found on pp. 42-46 of this Catalogue.

ACCOUNTANT'S & BOOKKEEPER'S VADE-MECUM.

(See Vade Mecum, p. 40.)

ACCOUNTANTS' ASSISTANT.

(140 pp., 8vo.) By **Thomas Beckett**. A Bibliography of Accountancy: being an Index to the Accountancy Lectures and Leading Articles printed in *The Accountant*, *The Accountants' Journal*. The Transactions of the various Students' Societies, and other periodicals, during the last thirty years of the Nineteenth Century, to which is added a List of the principal Treatises now in use on each of the 117 subjects affecting Accountancy.

Net price (post free U.K.) 6/-; Abroad 6/6.

ACCOUNTANTS' CODE.

A short, but sufficiently complete Telegraphic Code to be used by principals and clerks when desiring to communicate with each other by telegraph. Arranged to be affixed inside the Audit Note Book.

Net price (post free U.K.) 5/- per dozen; Abroad, 5/3 per dozen.

ACCOUNTANT'S COMPENDIUM.

(3rd Ed., 630 pp., 4to.) By **S. S. Dawson, M.Com., F.C.A.** A complete Lexicon for Accountants, containing some 1,500 articles upon subjects of general interest not only to the professional Accountant, but also to Chief Clerks, Secretaries, and others holding responsible positions in mercantile concerns. It is estimated that no less than 15,000 distinct points which are constantly arising in the practice of an Accountant have been dealt with in this Edition. The following subjects dealt with will give some idea of the scope of this work:—Accountancy (generally). Actuarial Matters. Administration of Assets. Administrators. Agency. Apportionment. Arbitrations and Awards. Arithmetical Questions. Arrangements with Creditors. Auditing. Banking. Bankruptcy. Bills of Exchange. Bills of Sale. Bookkeeping. Branch Accounts. Building Societies. Capital and Income Questions. Carriage. Cheques. Company Law and Practice (Formation, Management, and Winding-up). Contracts (generally). Contributory. Death Duties. Debentures. Deeds of Arrangement. Departmental Accounts. Depreciation. Directors. Economic Questions. Equation of Payments. Executorship Accounts. Executorship Law. Factors. Foreign Exchanges. Goodwill. Guarantee. Hire-Purchase Agreements. Income Tax. Infant. Insurance. Interest (Questions involving). Investigations. Lien. Limitation of Actions.

Liquidators. Manufacturers' Accounts. Mercantile Law (generally). Official Receivers. Partnership. Pledge. Profit. Profit and Loss Account. Profits Available for Dividend. Promissory Notes. Receivers. Reserves and Reserve Funds. Sale of Goods. Savings Banks. Secretarial Matters. Self-Balancing Ledgers. Shipping. Single and Double Account. Single and Double Entry. Sinking Funds. Slip Bookkeeping. Stock Exchange Terms. Stock-in-Trade (Questions affecting). Trustees. Trustees in Bankruptcy. Wills. &c. [Fourth Edition in the Press.]

Net Price (post free U.K.) 25/- ; Abroad, 26/6

ACCOUNTANTS' DIARIES, THE.

Eight Editions Annually. All editions (except No. 3) contain a **Complete Directory of Accountants** throughout the world, together with special information for Accountants, including extracts from Statutes and Rules relating to Building Societies, Companies, Trustees in Bankruptcy and under Deeds of Arrangement, and the Audit of accounts of various bodies, &c. (in so far as they affect accountants), and other useful information.

			Net Price (Post Free, U.K.)	Post Free, Abroad.
No. 1.	One day on each page, with all information.	Foolscap folio, bound in cloth.	8/-	Too heavy.
No. 2c.	Two days on each page, with all information.	Foolscap folio, bound in cloth.	5/-	6/2
No. 2.	Two days on each page, with all information.	Foolscap folio, bound in boards.	3/6	4/8
No. 3.	Three days on each page, without <i>Directory or information.</i>	Foolscap folio, bound in boards.	1/6	2/4
No. 3a.	Three days on each page, with all information.	Foolscap folio, bound in boards.	2/-	2/10
No. 4.	One day on each page, with all information	Medium 8vo. bound in cloth.	5/-	5/8
No. 4f.	One day on each page, with all information (ruled feint for hours engaged).	Medium 8vo. bound in cloth.	5/-	5/8
No. 5.	Two days on each page, with all information.	Medium 8vo. bound in cloth,	2/6	3/-

Nos. 1, 2c, 2, 3, and 3a, are specially ruled for accountants with columns headed "Estate and Hour of Appointment," "Posting Folio," "Particulars," and "Hours Engaged." Copies can be obtained interleaved with blotting paper at an extra cost of 2/- each for No. 1.; 1/6 each for Nos. 2, 2c, 4, and 4f; and 1/- each for Nos. 3, 3a, and 5. A Ledger Index can be supplied at an extra cost of 6d.

ACCOUNTANTS' MANUAL.

A most valuable fund of information concerning various points of Practice and Law relating to the Profession is contained in the Questions and Answers of the Institute Examinations. The eleven Volumes already issued under the above title comprise the back parts of the Questions and Answers with copious and carefully prepared

Indices. By this means an extremely valuable mass of information is available to the Student for Examination purposes, and to the practitioner. The Examination Questions and Answers included in the Volumes cover the following periods:—

Vol. I. Dec. 1884 to June 1887	Vol. VII. Dec. 1898 to June 1900
" II. " 1887 to " 1890	" VIII. " 1900 to " 1902
" III. " 1890 to " 1892	" IX. " 1902 to " 1904
" IV. " 1892 to " 1894	" X. " 1904 to " 1906
" V. " 1894 to " 1896	" XI. " 1906 to " 1908
" VI. " 1896 to " 1898	" XII. " 1908 to " 1910

The Questions and Answers published after the last date mentioned will form the succeeding Volumes, which it is proposed to issue every other year.

Twelve Volumes have already been issued, net price (post free, U.K.) **12/6** each; Abroad, **13/2** each (except Vol. III, **10/6** U.K.; **11/2** Abroad), or the set of twelve Volumes **120/-** post free, U.K.; **126/-** post free, Abroad.

Also issued in parts every June and December, price **2/6** each, post free, U.K. or Abroad, **2/9**. To those who have purchased the parts as and when issued the Indices can be supplied separately, price **2/6** each.

Subscriptions, post free, U.K. or Abroad, **3/6** per annum. This subscription includes 2 parts and the index issued biennially.

ACCOUNTANCY PROBLEMS,

with Solutions by **L. Greendlinger**. (330 pp., 8vo.) Contains Problems on the Adjustment of Partnership Accounts, Practical Accountancy, Theory of Accounts, Auditing, Commercial Law, with Solutions and Notes, and Questions set at the C.P.A. Examinations. **21/6** net. Post free U.K. **21/10**; Abroad **22/4**.

ADVANCED ACCOUNTING.

(3rd Ed., 520 pp., 4to.) By **Lawrence R. Dicksee, M.Com., F.C.A.** This work will be found of the greatest value to Candidates for the Final Examination of the Institute, and to all serious Students of Accounts. In addition to an exhaustive treatment of the subject from an Accountant's point of view, an Appendix is included, which has been written by **J. E. G. DE MONTMORENCY, B.A., LL.B.** (Cantab), of the Middle Temple, Barrister-at-Law, dealing with the law relating to Accounts, and the requirements of the Courts and of lawyers in connection therewith. The following matters dealt with (to each of which a chapter is devoted) will give some idea of the scope of the work:—Introduction—Capital and Revenue—Organisation of Accounts—Methods of Balancing—Branch Accounts, &c.—Tabular Bookkeeping—Stock Accounts and Store Accounts—Partnership Accounts—Company Accounts—Vendors' Accounts—Executors' Accounts—The Double-Account System—Income-Tax—Bankruptcy and Insolvency Accounts—Liquidation Accounts—Reconstructions and Amalgamations—Falsified Accounts—Bookkeeping without Books—Cost Accounts—Depreciation, Reserves, Reserve Funds and Sinking Funds—Payments by Instalments and Interest—The Form of Published Accounts—The Criticism of Accounts—Miscellaneous Problems in Accounts—Periodical Returns—Accounts for Litigation. Appendices—The Law Relating to Accounts; Miscellaneous Questions on Accounts. [**4th Edition in the Press.**]

Net price (post free U.K.) **21/-**; Abroad, **22/4**.

AGRICULTURAL ACCOUNTS.

(Vol. IV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (126 pp., 8vo.) By **T. W. Meats** (Incorporated Accountant). This work contains a complete system of Bookkeeping and Forms of Account, arranged specially to suit the requirements of Agriculture; and also a Specimen Set of Entries covering the transactions for One Complete Year. The application of Cost Accounts to the transactions is also dealt with, and provides for Departmental Profit and Loss Accounts. A separate section of the work deals with Income-Tax as relating to Agriculture. 5/- net. Post free U.K. 5/4; Abroad, 5/5.

ANTE AUDIT.

(44 pp., 6½ in. by 4 in.) A concise Booklet of Rules and Instructions intended to be given by the Auditor to the Bookkeeper in order to facilitate the Auditing of the Books. Arranged in alphabetical order.

	Net price.	Post free U.K.	Abroad.
Per copy	1/0	1/1	1/1
Per half doz.	5/6	5/6	5/10
Per doz.	10/0	10/0	10/6

AUCTIONEERS' ACCOUNTS.

(Vol. II of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 90 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** Describes fully a System of Accounts suitable for Auctioneers, Valuers, and Estate Agents. Divided into Three Parts:—(1) General description of Books required and the method of keeping them. (2) Full Set of *pro forma* Accounts. (3) Miscellaneous information as to Licences, Scales of Charges, Conditions of Sale, &c.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

AUDITING.

(Revised, 8th Ed., 976 pp., 8vo.) A Practical Manual for Auditors. By **Lawrence R. Dicksee, M.Com., F.C.A.** More than 12,000 copies of this standard work have been sold. Among the special features of the Eighth Edition the following subjects are very fully dealt with:—The Finance (1909-10) Act, 1910; The Companies (Consolidation) Act, 1908; Depreciation, Sinking Funds, &c.; The Audit of Local Authorities' Accounts; Secret Reserves; The Public Trustee Act, 1906.

The following is a summary of the contents:—Introductory: Auditing up to the Trial Balance (pp. 1-40)—Methods of Account suggested in the course of Audit (pp. 41-69)—Special Considerations in Different Classes of Audits (pp. 70-189)—From Trial Balance to Balance Sheet (pp. 190-249)—Forms of Accounts and Balance Sheets (pp. 250-286)—What are Profits? (pp. 287-303)—The Attitude of the Auditor (pp. 304-334)—The Liabilities of Auditors (pp. 335-370)—Investigations (pp. 371-393)—Income-Tax (pp. 394-406)—Appendix A (Extracts from Statutes, &c.) (pp. 417-670)—Appendix B (Legal Decisions) (pp. 671-942)—Appendix C, Extract from "Tretyce off Husbandry" (pp. 943-945)—Appendix D, Depreciation Tables (pp. 946-949)—Index (pp. 950-964).

Net price (post free U.K.) 21/-; Abroad, 22/4.

AUDIT MEMORANDA.

(12 pp., 8vo.) By **Andrew Binnie, C.A., F.C.A.** This booklet, which is of the nature of an "Aid to Memory," is intended to be complementary to the ordinary detailed Audit Programme. It indicates the leading points to which the Auditor should direct his attention, when, with the Balance Sheet before him, he is finally completing an Audit. Space is left for the insertion of such further points as may arise in special matters. The Memoranda are divided into two parts, viz.:—1. Preliminaries to commencing detail work of a Company Audit; or, as far as is applicable, the Audit of a Statutory Report.
2. Points to be looked into when completing an Audit.

1/- net. Post free U.K. and Abroad, 1/1.

AUDIT NOTE BOOKS.

No. 1 (26 pp., 8 in. by 4 in.). Sixth Edition. Suitable for a Monthly Audit.

No. 2 (26 pp., 8 in. by 4 in.). Fifth Edition. Suitable for a Quarterly or Half-yearly Audit

(Name and address printed free on covers on orders of 100 copies.)

	Net price.	Post free U.K.	Abroad.
Single copies	-/6	-/7	-/7
Per dozen	5/-	5/-	5/7
Per 100	40/-	40/-	44/6

No. 3 (150 pp., 12½ in. by 4 in.). For Important Audits.

(Name and address printed free on covers on orders of 50 copies.)

	Net price.	Post free U.K.	Abroad.
Per copy	2/-	2/3	2/3
Per dozen	20/-	20/-	22/6
Per 50	70/-	70/-	85/-
Per 100	110/-	110/-	130/-

AUDITORS, SUMMARY OF LEGAL DECISIONS AFFECTING.

(40 pp., 8vo.) By **H. G. Cocke, A.C.A.** A pamphlet, summarising the leading cases affecting Auditors.

1/- net. Post free U.K. and Abroad, 1/2.

AUDITS.

(2nd Ed., 200 pp., 8vo.) By **Arthur E. Cutforth, A.C.A.** This work describes, within the limits of a book of moderate size, the main duties of Auditors, and the principles affecting their work. Regard has also been had to the needs and requirements of Students for Examinations, in the choice and treatment of the subjects dealt with. The following is a summary of the contents:—Preface—Auditor's Duty with regard to various items of Profit and Loss, &c.—Auditor's Duty with regard to various Balance Sheet items—Programmes of Audits of various kinds—Specimens of Accounts of Various Concerns—Forms of Auditor's Certificate under Different Acts—Provisions of the Companies Acts relating to Auditors—Legal Decisions affecting Auditors—Miscellaneous Representative Examination Questions Answered and Discussed, &c. &c.

Net price (post free U.K.) 6/6; Abroad, 7/-

AUSTRALIAN MINING COMPANIES' ACCOUNTS.

(Vol. XVI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (86 pp., 8vo.) By **D. Godden, F.F.I.A., Aust.** and **Wm. N. Robertson, F.F.I.A., Aust.** This volume deals very fully with all classes of Mining Companies' Accounts, as usually kept in Australia, and contains a complete description of the Laws of the various States relating to the subject. 3/6 net. Post free U.K. 3/9; Abroad, 3/10.

BAKERS' ACCOUNTS.

(Vol. L of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (120 pp., 8vo.) By **F. Meggison**, Chartered Accountant. A complete System of Bookkeeping for Bakers, with additional Chapters on Income Tax, Branch Shops, and Bakehouse Accounts. Synopsis: Introduction—Opening the Books—The Baker and his Creditors—The Baker and his Customers—The Baker and his Cash—The Journal—Impersonal and Private Ledgers—Balancing the Books—Trading and Profit and Loss Accounts, and Balance Sheet—Wages—The Treatment of Sacks—Depreciation—Bookkeeping for Small Bakeries—The Baker as Taxpayer—The Accounts of Branch Shops—A System of Bakehouse Accounts—Additional Books required by a Limited Company—An alternative ruling for the Customers' Ledger.

5/- net. Post free U.K. 5/4; Abroad, 5/5.

BALANCE SHEET OF A COMMERCIAL CONCERN, HOW TO READ THE.

(3rd Ed., 64 pp., 8vo.) By **F. W. Pixley, F.C.A.**, Barrister-at-Law. Showing a Shareholder, Financial Expert, and others how to understand this complicated subject, dealing in this connection with "Working Capital," "Fixed Capital," and the Gauging of the Position of a Company from its certified Balance Sheet.

1/6 net. Post free U.K. and Abroad, 1/9.

BANK BOOKKEEPING AND ACCOUNTS.

(Vol. I of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 167 pp., 8vo.) By **John A. Meelboom**, Chartered Accountant, and **Chas. F. Hannaford**. A concise Treatise, showing the application of the principles of Bookkeeping to the record of Banking transactions. With about 40 Forms, indexed fully, and complete even to posting folios, enabling the reader to instantly trace the history of any transaction through the entire system of Accounts. The examples given are not special to any one Bank, but the facts have been gathered from many different sources, so as to give the greatest possible information. A Glossary of Banking and Commercial Terms is appended, legal definitions being given as frequently as possible.

5/- net. Post free U.K. 5/4; Abroad, 5/6.

BANKRUPTCY.

(2nd Ed., 286 pp., 8vo.) By the late **T. M. Stevens, D.C.L.**, Barrister-at-Law. Second Edition revised by **F. N. Keen**, Barrister-at-Law. A work designed more especially for the use of those acting as Trustees in Bankruptcy, or otherwise engaged in the practical work of administration in bankruptcy matters. The author's

aim has been to produce a book which, though not attempting the exhaustiveness or minuteness of the leading authorities (*Williams' Bankruptcy Practice* and *Robson on Bankruptcy*), should yet follow on their lines, and be an accurate and reliable text-book of the law, far removed from the popular handbook class of literature.

Net price (post free U.K.) 7/6; Abroad, 8/-

BANKRUPTCY AND COMPANY TIME TABLES.

(16 pp., 8vo.) Useful Time Tables of some of the principal matters in connection with Bankruptcy and Deeds of Arrangement, and of the steps in a Company Liquidation. In pamphlet form: 6d. net. Post free U.K. and Abroad, 7d.

The Company Liquidation and Bankruptcy Time Tables are also published in map form, separately: 6d. net. Post free U.K. and Abroad, 7d. each.

BANKRUPTCY, LEXICON FOR TRUSTEES IN.

(See Lexicon, p. 28.)

BANKRUPTCY TRUSTEE'S ESTATE BOOK, THE.

(2nd Ed., 84 pp.). Compiled by L. R. Dicksee, M.Com., F.C.A. This book contains the whole of the information likely to be required by Trustees in Bankruptcy in such a form that in conjunction with the "Record Book" it provides a complete statement of all the facts relating to any particular estate, entirely doing away with the necessity for memoranda and loose sheets, which are so frequently lost.

	Net price.	Post free U.K.	Abroad.
Each	4/-	4/4	4/5
Per doz.	40/-	40/-	45/-

BOOKKEEPING AND ACCOUNTS.

(768 pp. 8vo.) By L. Cuthbert Cropper, F.C.A. Mr. Cropper treats his subject in four sections:—(1) Elementary, (2) Elementary Practical Bookkeeping, (3) Practical Accounts, (4) Examinations. In the first section the rudiments of the subject are discussed in such a general manner as is suited to those commencing the study of accounts for the first time. In the second section the student is introduced to various books of account—the uses of each and its relation to the other books is clearly indicated; the different commercial usages which are necessary to a proper understanding of the various books of account receive notice. After the nature of the Trial Balance and final accounts have been dealt with the student is taken through a series of transactions typical of those which arise in the ordinary course of a merchant's business. This series of transactions forms one of the best features of the book, and there can be no doubt that the student who carefully follows Mr. Cropper's notes after having read the previous chapters would receive a really good insight into the recording of the routine business transactions. To facilitate the student in this work the merchant's books recording the transactions are set out *in extenso*. In the third section Partnership Accounts and the Accounts of Joint Stock Companies receive full treatment. There are chapters on Income Tax and Bills of Exchange and Cheques. Self-balancing Ledgers, Columnar Bookkeeping, Branch Accounts, Joint Accounts, Royalties, Single-entry Bookkeeping, and those miscellaneous matters to which the student needs to be introduced as he reaches the advanced stage, all receive adequate treatment. Considerable space is devoted to a chapter on the form of Published Accounts; the Balance Sheets and Profit and Loss Accounts of a number of well-known undertakings are printed, and the chief points calling for notice in each are indicated, with a short discussion on the method of treatment adopted. The first two chapters of the fourth section contain hints to examination candidates and suggestions on the best method of answering examination papers. A number of typical examination papers are appended.

3/6 net. Post free U.K. 3/10; Abroad, 4/1.

BOOKKEEPING, ELEMENTARY.

(48 pp., 8vo.) By **W. G. Day**, Chartered Accountant. A suitable Elementary Text Book for Students.

1/- net. Post free U.K. and Abroad, 1/2.

BOOKKEEPING, ELEMENTS OF.

(70 pp. and 9 diagrams, 8vo.) By **T. E. Streeter**. For use in Schools.

1/6 net. Post free U.K. and Abroad, 1/9.

BOOKKEEPING EXERCISES.

(3rd Ed., 96 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** This book consists of a series of 100 Exercises, with skeleton Answers, specially compiled to form a graduated and comprehensive course of instruction for the Bookkeeping Examinations of the Institute of Chartered Accountants.

3/6 net. Post free U.K. 3/9; Abroad, 3/11.

BOOKKEEPING FOR ACCOUNTANT STUDENTS.

(6th Ed., 300 pp., 8vo.) By **Lawrence R. Dicksee, M.Com., F.C.A.** The standard work on the subject. A complete treatise on the Science of Bookkeeping for the use of Accountant Students. Summary of Contents:—

Part 1.—Simple Ledger Accounts—Closing the Ledger—Transactions of Henry Jackson—The "Continental" System—Closing the Ledger on the "Continental" System—Exercises.

Part 2.—Commercial Terms—Accounts of Traders—Transactions of Fox & Crane (Opening the Ledger, the Subsidiary Accounts)—Adjustment Accounts and Self-Balancing Ledgers—Examination Papers.

Part 3.—Accounts of Manufacturers—Transactions of a Manufacturing Company (General and Trade Ledgers, Cost Accounts, &c.)—Forms of Accounts and Account Books (Double-Account System, Single-Account System, Ledgers, Journals, Cash Books)—Miscellaneous Questions of Account. Net price (post free U.K.) 10/6; Abroad, 11/2

BOOKKEEPING FOR COMPANY SECRETARIES.

(4th Ed., 192 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** The subject of Bookkeeping in relation to Joint Stock undertakings is very fully dealt with. A certain amount of preliminary knowledge of the Elements of Bookkeeping is assumed. The following matters, amongst others, are fully dealt with:—Accounts of Companies—Adjustment Accounts—Accounts of Branches—Tabular Bookkeeping—Organisation of Accounts—Balancing Accounts—Applications, Allotments, &c.—Reserve Funds, Depreciation, &c.—Profits, Dividends, Income Tax, &c.—The Companies Acts.

The Appendices comprise Examination Questions and Answers, and the Institute of Secretaries' Examination Papers.

5/- net. Post free U.K. 5/4; Abroad, 5/5

BOOKKEEPING FOR EXECUTORS AND TRUSTEES.

(82 pp., 8vo.) By **T. Whittem Hawkins**, Chartered Accountant. The purpose of this handbook is to set forth the simplest system of Bookkeeping for Executors, Trustees, and Administrators, compatible with a clear and accurate presentment of their transactions. With a complete set of *pro forma* Accounts.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/11.

(For other books on this subject see under **Executorship Accounts**.)

BOOKKEEPING FOR RETAIL TRADERS.

(76 pp., 8vo.) By **James Findlay**, Chartered Accountant. A simple system of Bookkeeping, illustrated by a complete set of *pro forma* Accounts.

3/- net. Post free U.K. and Abroad, 3/3.

BOOKKEEPING FOR TECHNICAL CLASSES AND SCHOOLS.

(110 pp., 8vo.) By **Geo. F. Clarke, A.S.A.A.** A Practical Elementary Treatise on Double Entry Bookkeeping.

2/6 net. Post free U.K. 2/9 ; Abroad, 2/10.

BOOKKEEPING, THE ANTIQUITY OF.

(28 pp., 8vo.) By **J. W. Heaps**. An Historical Sketch.

1/- net. Post free U.K. and Abroad, 1/1.

BOOKKEEPING, THE PRINCIPLES OF.

(116 pp., 8vo.) By **J. A. Carlill, F.C.A.** A short treatise on the subject.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

BOOKKEEPING.

(2nd Ed., 460 pp., 8vo.) By **Gerard van de Linde, F.C.A.** Being a reprint of the seven following works by this author:—I.—Bookkeeping, in four Parts. II.—A Merchant's Office. III.—A Merchant's Accounts. IV.—Company Work. V.—Collieries. VI.—Secretarial. VII.—The Audit of Banks and Mercantile Firms, together with a Glossary of the principal Mercantile Terms in general use. A practical treatise of universal utility to everyone connected with the Accounts of Banks, Mercantile Firms, Joint Stock Companies, and other important Financial Institutions.

Net price (post free U.K.) 7/6 ; Abroad, 8/2.

BOOT AND SHOE COSTINGS.

(60 pp., 8vo.) By **Lawrance C. Headly**, Chartered Accountant. Deals fully with the Cost Accounts of a Boot and Shoe Factory and with the Periodical, Manufacturing, Trading, and Financial Statements. The first part describes a simple and practical system for checking costs in detail, and ascertaining the results of manufacturing, the profits and losses in connection with the working up and consumption of materials and in connection with wages—the items of prime cost. The second part deals with Trading, and the expenses of carrying on the business, and gives examples of periodical statements by means of which full information on every detail can be obtained.

2/6 net. Post free U.K. and Abroad, 2/9.

BRANCH ACCOUNTS.

(See Multiple Shop Accounts, p. 30.)

BREWERS' AND BOTTLERS' ACCOUNTS.

(Vol. XLIV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (200 pp., 8vo.) By **H. Lanham**, Chartered Accountant, with a chapter on the Licensing Act, 1904, by **W. C. Northcott**, Chartered Accountant. Synopsis:—Purchases, Goods-in, Order and Stock Books, and Bought Ledger—Sales, Goods-out, Cellar, and Delivery Books, and Sales Ledgers—Customers' Cask Ledgers and Cask Registers—Bottled Beer Accounts—Cash, Petty Cash, Bills Receivable, Bills Payable, and Wages Books—Journal and Rents Receivable Book—Subsidiary and Statistical Books—Impersonal and Private Ledger Accounts and Balance Sheet—Stocktaking—Audit—The Licensing Act, 1904, with the text of the Act. Net price (post free U.K.) **10/6**; Abroad, **11/-**.

BRICKMAKERS' ACCOUNTS.

(Vol. XXXIV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (100 pp., 8vo.) By **W. H. Fox**. A complete handbook on the subject. Summary of Contents: Introduction—Descriptive Sketch of the Industry—Varieties in Manufacture—Two complete Sets of Accounts, including Balance Sheets, Profit and Loss Accounts, Percentage of Cost, List of Plant, Stock, &c.—Set of Specimen Books of Account, Contract Notes, Labour Sheets, &c.—Conclusion and Index.

3/6 net. Post free U.K. **3/9**; Abroad, **3/11**.

BUILDERS' ACCOUNTS.

(Vol. III of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 96 pp., 8vo.) By **John A. Walbank**, Chartered Accountant. This work explains in a clear and lucid way the methods of keeping the books of a Builder and Contractor. It is so arranged as to meet the requirements of both the large and small builder. With a minimum of clerical labour, and in a simple form, the cost of each job, &c., can be readily ascertained. The records are so arranged as to allow of periodical Balance Sheets and Profit and Loss Accounts being quickly prepared, showing the cost of, and profit or loss on, each contract or speculative building.

3/6 net. Post free U.K. **3/9**; Abroad, **3/10**.

BUILDING SOCIETIES' ACCOUNTS.

(Vol. XXV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (116 pp., 8vo.) By **W. Colin Grant-Smith, LL.B.**, Chartered Accountant. For Permanent or Terminating Building Societies, but more especially adapted for Permanent Societies. Amongst the special features of this work are included:—Subscription Shares Table—Advanced Shares Table (four alternate)—Specimen Clauses of all matter that *must* be inserted in the Rules of a Society—Extracts from the Building Societies Acts relating to Accounts, Audit, &c.—Specimen Forms of Pass Book, Register of Members, Application for Shares, &c. &c.—Copies of all Memoranda and Forms (now in use) issued from time to time by the Registrar. The System here recommended is so concise that the position of the Society at any time may be ascertained in a few minutes. This is especially valuable where it is desired to present to the Board of Directors Monthly, Fortnightly, or even Weekly Statements. **3/6** net. Post free U.K. **3/9**; Abroad, **3/10**.

BUILDING SOCIETY TABLE AND LOAN CALCULATIONS.

(18 pp., 8vo.) By **George Johnson, F.S.S., F.C.I.S.** A pamphlet.
1/- net. Post free U.K. and Abroad, 1/1.

CHARTERED ACCOUNTANTS' CHARGES AND THE LAW RELATING THERETO.

(3rd Ed., 256 pp., 8vo.) By **F. W. Pixley, F.C.A.**, Barrister-at-Law. The Author states what his experience leads him to consider are the usual Charges amongst Chartered Accountants with regard to Auditing, Investigations, Liquidations, Receiverships, Administrations, Trusteeships in Bankruptcy and under Deeds of Assignment, Trusteeships for Debenture-holders, Arbitrations, together with Tables for calculating Charges from one hour to one hundred days. The Law relating to the subject is dealt with, and a number of decided cases have been added. Net price (post free U.K.) 10/6 ; Abroad, 11/3.

CHECK FIGURE SYSTEMS, ELEMENTARY TREATISE ON.

(24 pp., 8vo.) By **G. H. Hay, C.A.** A pamphlet.
6d. net. Post free U.K. and Abroad, 7d.

CHECK FIGURE SYSTEMS, PRINCIPLES OF.

(165 pp., 8vo.) By **G. H. Hay, C.A.** A complete treatise on the subject for Accountants and Bookkeepers, with numerous devices for quickly obtaining the Check-figure of Pounds, Shillings, and Pence, or Decimal Coinage from five selected base numbers, and special hints for discovering errors.

Net price (post free U.K.) 7/6 ; Abroad, 7/10.

COLLIERY ACCOUNTS.

(Vol. LI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (130 pp., 8vo.) By **John Mann, Junr., M.A., C.A.**, and **Harold G. Judd, C.A.** This book is intended to assist in the modernisation and improvement of existing systems of Colliery Accounting as well as in the institution of a system from the beginning. The work describes first the bookkeeping necessary to record the mining and disposal of the coal; the next sections treat of Purchases, Stores, and Costs, with special reference to Depreciation; and a later chapter deals with several matters which are incidental, though not essential, to almost every Colliery business—such as the ownership of Depôts and Washers, Railway Wagons and Sidings, and Workmen's Houses. Special attention has been directed to the question of Depreciation, and to modern methods of recording and tabulating Mining Costs.

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

COMPANIES ACT, 1907.

(40 pp., 8vo.) By **F. W. Le Blount Lean, F.C.A.** A Classified Abridgment of the principal provisions affecting Directors, Secretaries, and Auditors.

1/- net. Post free U.K. and Abroad, 1/1.

COMPANIES ACTS. THE DUTIES OF AUDITORS UNDER THE.(66 pp., 8vo.) A Series of Articles reprinted from *The Accountant*.

1/- net. Post free U.K. and Abroad, 1/2.

COMPANIES (CONSOLIDATION) ACT, 1908, A PRACTICAL INDEX TO THE.(60 pp., 4to.) By **A. Binnie, F.C.A., C.A.** This very complete Index is a Key to the contents of the 296 Sections into which the 1908 Act is divided. The details given as to the Statutory Duties cast upon Auditors, Directors, Liquidators, Receivers, Secretaries, and others; the Penalties incurred by neglect of same; the Rights of Creditors and Members; the Liabilities of Contributors; the requirements as to Prospectuses; and the many Returns to be filed with the Registrar, illustrate the practical nature of the contents.

3/6 net. Post free U.K. and Abroad, 3/8

Also issued bound up with a King's Printers' copy of the Act.

5/- net. Post free U.K. 5/4; Abroad, 5/5.

COMPANY LAW.(76 pp., 8vo.) By **W. R. Willson, Barrister-at-Law.** Deals with the Acts of 1900 and 1907 in a systematic manner.

1/6 net. Post free U.K. and Abroad, 1/8.

COMPANY (PRIVATE LIMITED).(See *Promotion and Accounts of a Private Limited Company*, p. 33.)**COMPANY SECRETARIES' BOOKKEEPING.**(See *Bookkeeping for Company Secretaries*, p. 11.)**COMPANY SECRETARY, THE.**(6th Ed., 468 pp., foolscap folio.) By **W. H. Fox.** Completely re-written and revised under the Companies (Consolidation) Act, 1908. This important Work contains a full description of the Duties of a Company Secretary, together with an Appendix of 350 pages of Forms and Precedents used from the Formation of a Company to its Winding-up. Each Form is filled in as it would be in actual use, and the result is a compendium of valuable information that entitles the book to rank as the Standard Work on Company procedure. The duties of the Company Secretary are fully explained in the letterpress portion, as also the use of the Forms in the Appendix. Every Form that can possibly be required finds a place. This Edition contains various Forms, &c., required in the Winding-up of Companies and also in connection with the Companies (Consolidation) Act, 1908.

Net price (post free U.K.) 25/-; Abroad, 26/6.

COMPANY WINDING-UP TIME TABLES.(See *Bankruptcy and Company Time Tables*, p. 10.)**COMPENDIUM, ACCOUNTANT'S.**(See *Accountant's Compendium*, p. 4.)**COMPENSATION FOR MAN AND MAID.**(115 pp., 8vo.) By **Oscar M. Wihl, B.A., LL.B.** A full explanation of the Workmen's Compensation Act, 1906, with Tables and special chapters on Industrial Diseases, Seamen, and Domestic Service, together with the text of the Act briefly annotated.

2/- net. Post free U.K. 2/3; Abroad, 2/4.

CONTRACT, CHART OF THE LAW OF.

Compiled by **Robert W. Holland, M.Sc., LL.B.,** and **R. C. Reynolds, A.C.I.S.** 6d. net. Post free U.K. and Abroad, 7d.

CO-OPERATIVE SOCIETIES' ACCOUNTS.

(Vol. VI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (126 pp., 8vo.) By **F. H. Sugden.** Synopsis:—DISTRIBUTIVE SOCIETIES' ACCOUNTS—Shares, &c.—Small Savings (Penny Bank) Accounts—Cash Account—Trade Account—PRODUCTIVE SOCIETIES' ACCOUNTS—Shares, &c.—Manufacturing Department—THE AUDIT—General Considerations—Auditing—Systems of Check. (The Book, Eccles, Climax, and Leakage Systems are succinctly treated, the various forms being given, as far as possible, *in extenso*.)

5/- net. Post free U.K. 5/3 ; Abroad, 5/4.

COST ACCOUNTS.

(128 pp., 8vo.) By **L. Whitem Hawkins,** Chartered Accountant. An explanation of Principles and a Guide to Practice. Deals in a general way with the subject of Manufacturers' Cost Accounts. Summary of Contents:—Introduction—Direct Wages in the Cost Accounts—Wages in the General Accounts—Materials in the Cost Accounts—Materials in the General Accounts—Chargeable Expenses—The relationship between the Cost Accounts and the General Accounts—Indirect Charges and Oncost—How to Charge Oncost—Credits to Job Accounts—Completed Contracts and Sales in the General Accounts—Finished Stock in the Cost Accounts—The relationship between the Cost Accounts and the General Accounts further considered—Diagram illustrating the Double-entry Principle of the Cost Accounts and their relationship to the corresponding portions of the General Accounts—Closing the Cost Ledger—Comparing the Cost Accounts and the General Accounts—Stores Accounts—Further consideration of Materials—Further consideration of Oncost—Patterns, Designs, Moulds, &c.—Some Special Features—The Cost Ledger and Journal (some details)—Forms and Appendix.

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

COST ACCOUNTS FOR SMALL MANUFACTURERS.

(56 pp., 8vo.) By **M. Webster Jenkinson,** Chartered Accountant. A useful treatise containing numerous *pro formâ* Accounts.

1/- net. Post free U.K. and Abroad, 1/2.

COST ACCOUNTS OF AN ENGINEER AND IRONFOUNDER.

(110 pp., 8vo.) By **J. W. Best, F.C.A.** Deals with the Engineering and Foundry Departments. Numerous Forms of Books and Accounts are given and explained. The systems advocated are adaptable to both small and large Businesses, and show how detailed or aggregate costs and monthly trading results are arrived at and shown.

2/6 net. Post free U.K. 2/9 ; Abroad, 2/10.

COST ACCOUNTS, MULTIPLE.

(Vol. XLII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (104 pp., 8vo.) By **H. Stanley Garry**, Chartered Accountant. This work illustrated with numerous *pro forma* Accounts and Charts, deals with the special Cost Accounts applicable to undertakings where a number of Products are involved bearing little or no apparent relation to each other in cost or selling price—such as Engineering specialities, Cycles, Hosiery, Boots, Furniture, Agricultural Implements—in which standardisation in parts is carried to a high degree of specialisation in manufacturing. Synopsis: Introductory—Organisation—Manufacturing Account—Purchases—Wages—Indirect Expenses—Stock—Departmental Units—Periodical Returns—Sale Units—Factory Units—Conclusion—Diagrams.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

COST ACCOUNTS, PROCESS.

(Vol. XLIX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (170 pp., 8vo.) By **H. Stanley Garry**, Chartered Accountant. The System of Costing described is applicable to Chemical Industries, Food Products, &c., in which conversion of material takes place, and there are principal and by-products, such as Farmers, Fellmongers, &c., and embodies an explanation and *résumé* of technical data which cannot fail to be of invaluable service to the Student of Process Accounting. Summary of Contents:—*Division I. Technical and Process Data*: Technical Data—Raw Material—Measurement of Solids—Liquids—Gases—Liquid Processes—Useful Tables. *Division II. Cost Grouping*. *Division III. Economics of Cost*: Transportation of Material—Standard of Output—Stocks and Stocktaking—Steam-Power and Coal—Depreciation of Plant in Chemical Industries—Diagrams and Charts—Periodical and Statistical Returns—Index.

5/- net Post free U.K. 5/4; Abroad, 5/5.

COST ACCOUNTS, SINGLE

(Vol. XLVII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (150 pp., 8vo.) By **G. A. Mitchell**, Incorporated Accountant. This volume deals with undertakings possessing a natural unit of cost and measurement, such as Maltings, Breweries, Collieries, &c. The work, written on unconventional and up-to-date lines, consists of Six Sections, and includes many useful *pro forma* Balance Sheets, Manufacturing Accounts (showing "volume" of Output), Trading Accounts, Cost Sheets, Estimates, &c. I. Malting Accounts and Season's Estimates or forecast fully worked out and reconciled; Stock Checks, &c.—II. Engineering Business with a Standardised Output.—III. Brewing Accounts and Costings agreed with Consumption and Production records.—IV. Colliery Working Accounts and Weekly Cost Sheets adjusted.—V. Stocktaking; Principles underlying the Correct Survey and Valuation of Stocks.—VI. Card and Loose-leaf Records compared with book-recorded data. The systems outlined, whilst retaining thoroughness and efficiency in all essentials, are practical and inexpensive in their introduction and day-to-day working.

5/- net. Post free U.K. 5/4; Abroad 5/5

COST ACCOUNTS, TERMINAL.

(Vol. XLVI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (66 pp., 8vo.) By **A. G. Nisbet**, Chartered Accountant. This volume deals with a system of Costing suitable for undertakings where definite Contracts are entered into in which the Costing is definite and terminating, such as Constructional Engineers, Builders, Contractors, Bridge Builders, Shipbuilders, &c. Synopsis: Introduction—Procedure on Receipt of Orders—Method of Charging-up Labour—Shop Expenses and Establishment Charges—Cost Sheets and their relation to the Manufacturing Account—The Premium System of Remuneration to Workmen—Index. **3/6** net. Post free U.K. **3/9**; Abroad, **3/10**.

COST OF PRODUCTION.

(98 pp., 8vo.) By **John A. Wild**. An Explanation of Principles, and a Guide to Practice, for the Printing and Allied Trades, with an Appendix of Thirty-eight Forms. Summary of Contents:—Introduction—The Basic Factor—Departmentalisation Essential—Stocks and Stocktaking—Ascertaining Production—The Analysis of Wages—Consumption of Stores—Ascertaining Departmental Cost—The Analysis of Expenses—Recovering Working Expenses—Ascertaining Job Cost—Management from Cost Records—The Selling Price—Conclusion—Appendix.

Net price (post free U.K.) **10/6**; Abroad, **10/10**.

COSTINGS, BOOT AND SHOE.

(See **Boot and Shoe Costings**, p. 12.)

COSTS, FACTORY ORGANISATION AND.

(11 in. by 8½ in., 420 pp.) By **J. Lee Nicholson, C.P.A.** A complete treatise on the subject, written not only from a standpoint of theory, but also from practical experience. Synopsis:—Organisation and Cost Finding—Wage Systems—Analysis of Cost and Accounting—Distribution of Indirect Expenses—General Introduction to Forms and Systems—General Introduction to Designs and Explanations—Purchase Requisitions—Purchase Orders—Report of Material Received—Stock Record: Raw Material—Production Order—Material Requisition—Time Tickets—Pay Roll and Distribution Sheets—Production Reports—Stock Records—Finished Product—Cost Records—Defective Work Report—Statement of Factory Expenditures—Operating Ledger—Billing System—Sales—Credit Certificate—Register of Sales and Costs—Accounts Payable Vouchers—Register of Accounts Payable—Check Voucher—Cash Systems—General Forms—Drawing, Pattern, and Equipment Records—Inventory of Material Form—Sales Report and Analysis—Monthly Report relative to Financial Status and Earnings—Estimated Cost System—Departmental Cost System—Special Order System—Product System. Mechanical Office Appliances (Calculating and Computing Machines—Adding and Listing Machines—Multigraph and Mimeograph—Addressing Machines—Time Clocks—Time Stamps—Wage Tables, Check Stamps, Phonograph, Counting Machines—Filing and Loose-Leaf Devices).

Net price (post free U.K.) **52/-**; Abroad, **56/-**.

COTTON SPINNERS' ACCOUNTS.

(Vol. XXXIX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (150 pp., 8vo.) By **Wm. Moss, F.C.A.** This book describes a complete system of Accounts for a Cotton Mill. It gives a list of the whole of the books, and separately describes the use of each. The statutory books of a Limited Company, the principal and subsidiary books of account, the books relating to internal management, and those relating to the Directors' supervision, are all dealt with. A complete set of *pro forma* Accounts is given, fully written up, with specimen entries.

5/- net. Post free U.K., 5/4; Abroad, 5/5.

DAIRY ACCOUNTS.

(Vol. XXXIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (120 pp., 8vo.) By **F. Rowland, A.C.A.** The Complete System of Accounting is clearly and fully described, and facsimiles of all the Books and Forms recommended are given. Synopsis:—Introduction—The various Books of Accounts—Stock Books—Order Book—Cash Books—Ledgers, &c.—The Accounts as applied to a Firm with Retail Shops and Branches, or to a Limited Company—The Books and Accounts for Small Dairymen possessing one Establishment only—Statutory Enactments relating to Dairies—Index.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

DEEDS OF ARRANGEMENT.

(220 pp., 8vo.) By **D. P. Davies, F.S.A.A.** A Practical Manual for the use of Trustees. The fact that no other book exists dealing with Deeds of Assignment from an administrative point of view has led the Author to embody here the results of nearly twenty years' active insolvency experience. Special attention has been given to the requirements of Trustees, and all points, legal and otherwise, likely to arise in the administration of an estate are dealt with. Where cases are reported in *The Accountant Law Reports*, special reference is made thereto, for the convenience of Accountants. The following matters are dealt with:—Deeds of Arrangement Generally—The Contents of a Deed of Assignment—Deeds of Composition—Deeds of Inspectorship and Letters of Licence—Registration—Assents—The Trustee—Acts of Bankruptcy—Preferential Creditors—The Avoidance of Deeds—Private Arrangements—The Realisation and Distribution of Assets—The Administration of Partnership Estates in Bankruptcy—Investigations and Meetings of Creditors—with an Appendix of Acts and Forms.

Net price (post free U.K.) 8/-; Abroad, 8/6.

DEPRECIATION, RESERVES, AND RESERVE FUNDS.

(Vol. XXVI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 84 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** Deals fully with the following matters:—The Importance of Depreciation—Methods of Providing for Depreciation—Depreciation of Freeholds—Depreciation of Leaseholds—Depreciation of Plant and Machinery—Depreciation of Loose Tools, &c.—Depreciation of Patents, Copyrights, and Goodwill—Reserves, Secret Reserves—Reserve Funds—Sinking Funds—The Double-Account System.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

DEPRECIATION TABLES.

(2nd Ed., 34 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** The tables are worked out (a) on the original cost, and (b) on the reducing balances to the close of the 25th year. The unit adopted has been £1,000, and the calculations are worked to the nearest penny at the following rates per cent. 1, 2, 2½, 3, 5, 6, 7½, 10, 12½, 15, 17½, 20, 25, 30, 33½.
1/- net. Post free U.K. and Abroad, 1/2.

DIARIES, ACCOUNTANTS'.

(See Accountants' Diaries, p. 5.)

DRAPERS,' DRESSMAKERS,' AND MILLINERS' ACCOUNTS.

(Vol. XXXI of "THE ACCOUNTANTS' LIBRARY" Series, q.v.) (2nd Ed., 140 pp., 8vo.) By **G. H. Richardson, Incorporated Accountant.** This important and successful work, dealing fully with the different methods applicable to Drapery Accounts, has been thoroughly revised and partly re-written so as to include the latest developments in Counting House organisation; it comprises a detailed description of the use of Cash Registers, Pneumatic Tube and Carrier Systems, Slip Systems, Itemised Monthly Account System, Card and Loose-Leaf Ledgers, Departmental Accounts, Workroom Accounts including Cost Card System, and last, but not least, a valuable chapter on Statistical Returns with numerous rulings. The book deals fully with the following matters, to each of which a chapter is devoted:—General Principles—The Acquisition of a Business—Opening Entries—Cash Sales—Credit Sales—Returns, Appro., and Despatch—Sales Ledgers—Purchases—Expense Accounts—Cash and *pro forma* Set of Accounts—Postal or Mail Order Work—Dressmakers, &c., Workroom Accounts—Wholesale System—Statistical Returns.

5/- net. Post free U.K. 5/4; Abroad, 5/6.

EARLY STAGES OF PREPARATION FOR THE ACCOUNTANCY PAPERS OF THE INTERMEDIATE EXAMINATION.

(100 pp., 8vo.) By **A. E. Cutforth, A.C.A.** The subjects dealt with in this book are those on which questions have been most frequently set in past Examinations. Each subject has been explained as clearly as possible by the aid of the working out of simple Examples. At the end of each chapter are given Questions which have been set in the past, the Answers to which are covered by the information given in the chapter. The following is a summary of the contents:—The Cash Book—Self-Balancing Ledgers—Opening Entries of Joint Stock Companies' Books—Depreciation—Some Points in Partnership Accounts—Executorship Accounts—Goods on Sale or Return—Consignment Accounts—Bills of Exchange—The Double-Account System—Statements of Affairs and Deficiency Accounts—Minimum Rent Accounts—Cost Accounts—Some Notes on Goodwill—Some Notes on Stock-in-Trade—The Companies Act, 1900, *re* Auditors—Some Notes on Income-Tax—Forms of Books—Hints on "Tackling" Examination Papers.

2/6 net. Post free U.K. and Abroad, 2/9.

ELECTRIC LIGHTING ACCOUNTS.

(Vol. XXIX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (140 pp., 8vo.) By **G. Johnson, F.S.S., F.C.I.S.** This work deals fully with the Accounts of Electric Lighting Companies. Synopsis:—Introduction—Income and Expenditure—Costs and Charges—Purchase, Storage, and Record of Stores and Materials—Invoices—Inwards Account Book—Allocation of Stores and Materials Issued—Stock-taking—Wages—Salaries—Other Books of Account—Statements for Board—Depreciation and Renewals—Complete Set of *pro forma* Transactions—Accounts set out in Board of Trade form—Company Books—Insurances—Factory and Workshops Act, 1901.

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

ENGINEERS' AND SHIPBUILDERS' ACCOUNTS.

(Vol. XIV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (110 pp., 8vo.) By **F. G. Burton, Incorporated Accountant.** Describes the System of Bookkeeping adapted for Engineering Factories and Shipyards. Synopsis:—Introductory—The Special requirements and difficulties of such Accounts—Materials and Stores—Purchases and Stores Received and Issued Books and Ledger—Stores Credit Accounts—Salaries and Wages—Wages Book for Day Wages and Piece Work—Allocation of Wages—Manufactured Goods and Contracts—Large Contracts—Fixed Price Sales—Machinery for Stock purposes—Day and Warehouse Books—Credits to Customers—Cash Book, Depreciation, Establishment Charges, and Sundry Nominal Accounts—Ledger, Trade Account, Balance Sheet, and Audit—Examples of various Accounts employed—Cost Accounts—Consideration of different Methods of keeping Costs, and Examples of the threefold form recommended.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

ERRORS IN BALANCING.

(32 pp., 8vo.) A concise handbook dealing with the more usual causes of differences in Trial Balances and the methods of their detection. Summary of contents:—Preliminary—Importance of Subject to Accountants—Systems for Localising Errors—Causes of Specific Errors—Figures Badly Placed—Indistinct Figures—Errors in Copying Figures—Classes of Errors—Complex Errors—Errors of Advancement—List of First Series of Errors of Advancement—List second do.—List third do.—List fourth do.—Errors of Transposition—Errors £100 and upwards—Errors £1,000 and upwards—Transpositions of Three Figures.

1/- net. Post free U.K. and Abroad, 1/2.

EXAMINATION GUIDES.

Intermedate Guide (196 pp., 8vo); **Final Guide** (327 pp., 8vo). By **John G. Nixon, Junr., A.C.A.** These books are compilations of the Questions (only) set at the Intermediate and Final Examinations of the Institute of Chartered Accountants, from December 1893 to June 1903, inclusive. The Questions are arranged, according to subject, in alphabetical order. The Intermediate Guide contains a total of 776 Questions, and the Final Guide 1,157 Questions.

Intermediate Guide, 3/6 net. Post free U.K. 3/9 ; Abroad, 4/-
Final Guide, 5/- net. Post free U.K. 5/4 ; Abroad, 5/7.

EXAMINATION QUESTIONS AND ANSWERS

to the Examinations of the Institute of Chartered Accountants. (About 170 pp., 8vo.) Issued in June and December each year. The only complete and full set of Answers. First issued in 1884. These Answers are designed to give the fullest and most reliable information on each question asked, and are compiled with a view to lasting reference. Each part contains the answers to the Preliminary, Intermediate, and Final Examinations. Back parts dating from December 1884 can be obtained. They can also be had bound up in volumes of four parts with index, under the title of "The Accountants' Manual," (g.v.)

2/6 net. Post free U.K. or Abroad, 2/8.

Subscription, per annum, post free 3/6.

(The subscription includes two parts and the index issued biennially.)

EXAMINATIONS, CHARTERED ACCOUNTANTS', HOW TO PREPARE FOR.

(3rd Ed., 24 pp., 8vo.) By J. A. Carlill, A.C.A. A Pamphlet.

1/6 net. Post free U.K. and Abroad, 1/7.

EXAMINATIONS, PREPARATION FOR.

(See Early Stages of Preparation, &c., p. 20.)

EXAMINATIONS, THE MONTH BEFORE THE.

(40 pp., 8 in. by 3½ in.) By A. E. Cutforth, A.C.A. A collection in convenient pocket-book form of those portions of each subject which are most difficult to retain in the memory. Synopsis:—Arbitrations and Awards—Bankruptcy—Company Law—Executorship Law—Mercantile Law (including Agency, Bailments, Contracts, Lien, Shipping, Negotiable Instruments, Sale of Goods, Suretyship and Guarantees)—Partnership Law.

1/6 net. Post free U.K. and Abroad, 1/7.

EXAM. ROOM PROBLEMS.

(30 pp., 8½ in. by 4½ in.), with suggestions for their solution. In this pamphlet the following points have been selected for full treatment:—Introduction—Exam. Room Equipment—Order of Working out Answers—Style of Written Answers on Lengthy Topics—Detailed Bookkeeping Answers—Tackling a Trial Balance—Profit and Loss Account Preparation—Balance Sheet Preparation—Answers to Legal Questions—The "Shortness of Time" Complaint—Revision of Work.

1/- net. Post free U.K. and Abroad, 1/1.

EXECUTORS, BOOKKEEPING FOR.

(See Bookkeeping for Executors, p. 12.)

EXECUTORS', ADMINISTRATORS', AND TRUSTEES' RECORD.

(67 pp., foolscap.) By **Chas. Jarvis Collier**, Chartered Accountant. This volume, which is strongly bound in half calf, is designed to assist trustees to keep a record of their transactions. For small and medium-sized estates it provides all that is necessary to enable a readily intelligible and permanent record to be kept. It is divided into the following sections :—General Particulars—Epitome of Will—Epitome of Inland Revenue Affidavit—Legacies : Pecuniary—Legacies : Specific—Annuities—Leasehold or Freehold Properties in hand at Death—Mortgage Investments—Leasehold or Freehold Properties Purchased—Shares in Companies and other Investments—Mortgages and other Loans to the Estate—Deeds, Securities, and Documents belonging to the Trust—Beneficiaries Paid Out.

Net price (post free U.K.) **10/6** ; Abroad, **11/-**

EXECUTORSHIP ACCOUNTS.

(3rd Ed., 82 pp., 8vo.) By **O. H. Caldicott, F.C.A.** Contains a complete set of Trust Accounts, with Explanatory Text.

3/6 net. Post free U.K. and Abroad, **3/9**.

EXECUTORSHIP ACCOUNTS, STUDENTS' GUIDE TO.

(260 pp., 8vo.) By **R. N. Carter, M.Com., F.C.A.** A complete Guide to Executorship Accounts, with a Summary of the principal points of the Law and numerous *pro formâ* Accounts. Synopsis :—Definition of Terms—Summary of the Law relating to Wills, Executors, and Administrators (comprising the Office of an Executor, Probate, Administrations, The Getting in and Distribution of the Estate, Legacies, Realty and Personalty, Apportionment, Investments, The Rule in *Howe v. Lord Dartmouth*, Carrying on the Testator's Business, The Distribution of the Estate of an Intestate, Responsibilities of Trustees)—Payment of Probate or Estate Duty—Payment of Legacy or Succession Duty—Specimen Questions and Answers—The Audit of Trust Accounts—Capital and Income, amplified reprint of articles written for *The Accountant*—Example of an Intestacy—Example of a Legacy in Trust—Acts and Rules—*Pro formâ* Accounts.

5/- net. Post free U.K. **5/4** ; Abroad, **5/6**.

FACTORY ACCOUNTS.

(5th Ed., 266 pp., 8vo.) By **E. Garcke and J. M. Fells**. A Handbook for Accountants and Manufacturers, with Appendices on the Nomenclature of Machine details ; The Income Tax Acts ; The Rating of Factories ; Fire and Boiler Insurance, &c., including also a Glossary of Terms and a large number of specimen rulings. Synopsis :—Chapter 1, Introductory—Chapter 2, Labour—Chapter 3, Stores—Chapter 4, Prime Cost—Chapter 5, Stock—Chapter 6, Fixed Capital—Chapter 7, Surveys—Chapter 8, Conclusion—Appendices—Glossary—Index—Table of 57 Specimen Rulings—Diagram 1, The Assimilation of Wages and Commercial Books—Diagram 2, Assimilation of Stores and Commercial Books—Diagram 3, The Assimilation of Prime Cost and Commercial Books—Diagram 4, The Assimilation of Stock and Commercial Books.

Net price (post free U.K.) **7/6** ; Abroad, **8/2**.

FACTORY ORGANISATION AND COSTS.

(See Cost Accounts, p. 18.)

FISHING INDUSTRY ACCOUNTS.

(Vol. XX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (80 pp., 8vo.) By **Charles Williamson, M.A., C.A.** This Volume deals at length with the Accounts of Steam Fishing Boats, Fish Salesmen, Fish Merchants, and Fish Curers, and describes the various necessary books. The system advocated is illustrated by full *pro forma* rulings, and will be found complete in every way.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

FORMS OF ACCOUNT BOOKS.

(100 pp., 8vo.) By **J. G. Johnston, C.A.** Synopsis:—Part I.—Forms of Books for Manufacturing Businesses. Part II.—Forms of Books for Retail Businesses. Part III.—Forms of Books for the use of Solicitors and Law Agents. Part IV.—Forms of Books for the use of Stockbrokers. Part V.—Forms of Housekeeping Books. Part VI.—Form of Investment Register and Calendar of Income.

2/6 net. Post free U.K. 2/9; Abroad, 2/10.

FRAUD IN ACCOUNTS.

(Vol. XXX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 100 pp., 8vo.) Deals with the Methods of circumventing Frauds on the part of both Employees and Directors, and shows how they may be detected at an early date—The Functions and Limitations of an Audit—Systems of Internal Check—Motives and Methods of Fraud—Specific Instances of Fraud: Misappropriations of Money—Specific Instances of Fraud not involving the Misappropriation of Money—Specific Instances of Fraud: Falsifications of Directors and Proprietors—Appendix.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

FRIENDLY SOCIETIES' ACCOUNTS AND STATISTICS.

(48 pp., 8vo.) By **V. Marr, F.F.A., F.I.A.** A Pamphlet. Synopsis:—Classes of Friendly Societies—Regulations as to Accounts—Audits—Public Auditors—Statistical Tables—Annual Return—Card Register—Sickness Ailment—Tabulation of Statistics—Funeral Benefits—Contributions—Management Expenses—Investments—Use of Cards—Journal Entries—Appendix.

1/- net. Post free U.K. and Abroad, 1/1.

FRIENDLY SOCIETIES' AND TRADES UNIONS' ACCOUNTS.

(Vol. XXVIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (160 pp., 8vo.) By **E. Furnival Jones, A.S.A.A.** A concise and practical system of Account-keeping—sufficiently comprehensive for the needs of a large centralised Association, and at the same time easily adjustable to the limited operations of the smallest Branch. Starting with the method of recording the receipt of Contributions from Members, the reader is taken step by step through the modes of paying Benefits and dealing with Investments, to the completion of the

Quarterly or Yearly Accounts and Balance Sheet, and the Filing of Returns with the Chief Registrar. Many practical hints to the Auditor and Accountant are thrown out in the course of the work; valuable suggestions are given for keeping proper Statistical Records, and the nature and importance of the Actuarial Valuation are touched upon and explained. The following may be noted, among other special features of the book: Extracts from the Acts of Parliament relative to Accounts and Audit; Specimen Forms of Account Books and Registers, specially suited to the needs of Friendly Societies; Copies of Forms required to be filed with the Chief Registrar of Friendly Societies from time to time.

5/- net. Post free U.K. 5/4; Abroad, 5/6.

GAS ACCOUNTS.

(Vol. VII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 130 pp., 8vo.) This work deals fully with the accounts of all classes of Gas undertakings. Synopsis: Introduction, dealing with the constitution of Gas Companies, &c.—Sale of Gas and Collection of Gas Rates—Fittings Accounts, and Prime Cost Accounts incidental thereto—Sale of Residual Products—General Ledger and full set of *pro forma* Accounts for one year—Statutory Form of Annual Accounts—Shares, Stock, and Debentures—Cost Accounts with *pro forma* Statement—Capital and Revenue Expenditure—Local Authorities as Owners of Gasworks—Index. 5/- net. Post free U.K. 5/4; Abroad, 5/5.

GAS COMPANIES' BOOKKEEPING.

(240 pp., 4to.) By J. H. Brearley and B. Taylor. A practical treatise. A full description is given, with illustrations, of all the Books and Forms. The Frontispiece, a concise Chart, shows at a glance the linking together of the respective books. A complete set of transactions is worked out, and from these a Model Balance Sheet and Statement of Accounts is compiled.

Net price (post free U.K.) 12/6; Abroad, 13/6.

GOODWILL.

(3rd Ed., 176 pp., 8vo.) By L. R. Dicksee, M.Com., F.C.A., and F. Tillyard, M.A., Barrister-at-Law. The subject of Goodwill, its treatment in Accounts and the Law relating thereto, is fully dealt with. Synopsis:—The Connection between Goodwill and Trade Names and Trade Marks—The Nature of Trade Names and their Protection—Trade Marks and their Protection—The Nature of Goodwill—The Assignment of Goodwill—Partnership and Goodwill—Goodwill and Accounts—The Valuation of Goodwill—The Fluctuations of Goodwill—The Purchase of Goodwill—Goodwill in Partnership Accounts—Goodwill in Companies' Accounts—Text of the Trade Marks Act, 1905—Common Form Clauses relating to Goodwill.

Net price (post free U.K.) 5/6; Abroad, 5/10.

GRAIN, FLOUR, HAY, AND SEED MERCHANTS' ACCOUNTS.

(Vol. X of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (112 pp., 8vo.) By G. Johnson, F.S.S., F.C.I.S. Describes a complete system of Bookkeeping for Grain, Flour, Hay, and Seed Merchants, with numerous Forms and a set of *pro forma* Accounts, with Specimen Entries and a Glossary of Trade Terms and Abbreviations.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

GROCERS' BOOKKEEPING.

(48 pp., 8vo.) By **M. Webster Jenkinson**, Chartered Accountant. A System of Bookkeeping suitable for Grocers and other Retail Tradesmen, with specimen Forms of Accounts.

1/- net. Post free U.K. and Abroad, 1/2.

HIRE PURCHASE ACCOUNTS.

(48 pp., 8vo.) By **G. Johnson, F.S.S., F.C.I.S.** A short treatise on the Bookkeeping, Accounts, and Calculations relating to the Hire-Purchase Wagon Trade and Colliery Royalties, and Wayleaves.

1/6 net. Post free U.K. and Abroad, 1/8.

HOTEL ACCOUNTS.

(Vol. XXXVII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (80 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** A complete system of Bookkeeping for Hotels is described. Synopsis: Introduction—Preliminary Records—Office—Nominal Ledger—Cellar and Bar—General Ledger—Kitchen and Stores—Internal Check and Audit—The "Simplex System"—Railway Hotels and Restaurants. There are 27 Forms, including forms of Interim Trading Account and Daily Cost Sheet.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

INCOME-TAX ON EARNINGS.

(4th Ed., 20 pp., 8vo.) By **C. E. Isaacs.** This is a simple Exposition of the Finance Act, 1907, so far as it relates to Income-tax on earned Income, together with the proposals for the year 1909 affecting the subject. A Summary of all the important Income-tax provisions of the above-mentioned Act is included, together with Hints, Instructions, and Warnings to Taxpayers, which should be eminently useful to all who wish to avoid being overcharged.

6d. net. Post free U.K. 7d.; Abroad, 8d.

INCOME-TAX PRACTICE, MURRAY AND CARTER'S GUIDE TO.

(5th Ed., 490 pp., 8vo.) By the late **A. Murray and R. N. Carter**, Chartered Accountants. This standard work contains a Summary of the various Enactments relating to Income-Tax; Instructions as to the preparation of Returns for Assessment and Accounts in support of Appeals on the ground of over-assessment; also for claiming Exemption and Abatement; and a Concise Popular Digest of the Principal Legal Decisions on the Construction of the Acts for the use of Taxpayers. Synopsis: Table of Cases—Table of Statutes—History of the Income-Tax and Epitome of the principal Acts relating thereto—The Schedules under which Income-Tax is Charged—Schedules A, B, C, and E—Schedule D (Persons and Property Chargeable—Returns for Assessment—Appeals)—Rate of Reduction of Tax on Payment of Dividends, &c.—Exemptions and Abatements (General—Charities and Public Buildings—Relief to "Earned" Incomes)—Conclusion—Index.

Net price (post free U.K.) 12/6; Abroad, 13/4.

INCOME-TAX, SIMPLEX GUIDE TO.

(64 pp., 8vo.) By **R. N. Carter, M.Com., F.C.A.** A Handbook for business men. Synopsis: Taxation at the Source—The Schedules under which Income-Tax is Charged—What are Profits for Income-Tax Purposes—Cash Accounts and Profit and Loss Accounts—The Application of the Principle of Taxation at the Source—Preparing

the Return—Change in a Business and the "Succession" Rule—The General and Special Commissioners—Exemptions and Abatements—Claims for Repayment where the Income is derived from Investments—Claims for Repayment in respect of a Loss—New Businesses and Businesses Discontinued—Relief to "Earned" Incomes.

2/6 net. Post free U.K. and Abroad, 2/9.

INSTITUTE OF CHARTERED ACCOUNTANTS—LIST OF MEMBERS.

(Issued yearly.)

2/- net. Post free U.K. 2/3 ; Abroad, 2/6.

INSURANCE COMPANIES' ACCOUNTS.

(Vol. XXXVI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (200 pp., 8vo.) By **E. A. Tyler**, Incorporated Accountant. This work is the only book dealing *exclusively* with the subject of the Accounts of Insurance Companies as a whole. It discusses exhaustively the general principles underlying insurance accounts of every description, and treats in considerable detail of such important divisions of the business as: Life, Sickness, Fire, Accident, Burglary and Plate Glass, Employers' Liability. It shows amongst other things the proper treatment of Half-yearly and Quarterly Premiums, and outlines more than one system of dealing effectively with the many complications arising in connection with the payment of Overriding Commission. The general plan of the work is easy to follow; the arrangement of detail is particularly clear; and a very large number of forms, with specimen entries and a full index, make the volume by far the most complete work of reference obtainable on the subject of which it treats.

Net price (post free U.K.) 10/6; Abroad, 11/-

INVESTMENT AND LOAN SOCIETIES' ACCOUNTS.

(108 pp., 8vo.) By **D. J. A. Brown** and **E. Thomas**. Indicates clearly the guiding principles relating to the Formation and Management and to the Compilation and Audit of the Accounts. Contains chapters on the Objects and the Formation and Management of a Society, Income and Expenditure, the Books of Account, the Branch Accounts, the Secretarial and Statistical Books, the Audit Rules, and a fully worked set of Accounts.

5/- net. Post free U.K. and Abroad, 5/4.

INTEREST TABLE.

(2 pp., foolscap.) By **C. Roberts**. A Table for calculating interest on current accounts. Its especial usefulness lies in the fact that it is all contained in a single opening, and that much turning over of pages will be saved by its users. Mounted on stiff cloth boards, or on linen.

2/- net. Post free U.K. and Abroad 2/2½ (boards); 2/1 (linen).

JEWELLERS' ACCOUNTS.

(Vol. XXIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (180 pp., 8vo.) By **Allen Edwards, F.C.A.** Describing a complete System of Bookkeeping for Manufacturing, Retail, and Wholesale Jewellers, Diamond Merchants, Silversmiths, Electro Platers, Gilders, Watch Manufacturers, &c. A leading feature of the work is the showing how Gold, Silver, and Precious Stones can be checked and accounted for, in the various processes of manufacture, together with systems for checking Stocks. The prevention of Fraud,

Embezzlement, and other avoidable loss is dealt with, and chapters upon Crossed Cheques, the giving of Credit, the Renewals of Customers' Bills, Bad Debts, Appro., Income Tax, and the Conversion of Private Businesses into Limited Companies, are also included. In addition, the ordinary books usually kept in a Trader's Office are clearly and concisely explained, the whole book being illustrated by upwards of fifty Forms, specially drawn up for the work.

5/- net. Post free U.K. 5/4; Abroad, 5/6.

JOINT TRANSACTIONS OF THE UNION OF CHARTERED ACCOUNTANT STUDENTS' SOCIETIES.

(See Union, &c., p. 39.)

LAUNDRY ACCOUNTS.

(Vol. XXXVIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (124 pp., 8vo.) By **F. J. Livesey, F.C.A.** A complete System of Bookkeeping for Laundries. Summary of Contents: Introduction — Subsidiary Books — Shorts — Hotel Work — Receiving Shops — Nominal and Private Ledgers — Weekly Return — Branch Accounts. There are fifty-one Forms, including Profit and Loss Account and Balance Sheets, and Weekly Return Sheet.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

LEGAL TERMS, SOME.

(50 pp., 7" x 4 $\frac{3}{4}$ ".) By **A Barrister.** Introductory Lectures on Law for Accountant Students. Synopsis:—"Law" and "Equity" — "Common Law" and "Statute Law," "Codes" and "Codification"—"Property" and "Possession"—"Privity of Contract" and "Privity of Estate"—"Tort," "Crime," "Felony," "Misdemeanour," "Action," "Prosecution"—"The Courts of Law"—"The Criminal Courts"—"The Civil Courts."

1/- net. Post free U.K. and Abroad, 1/1.

LEXICON FOR TRUSTEES IN BANKRUPTCY, &c.

(422 pp., 8vo.) By **S. S. Dawson, M.Com., F.C.A.** A Lexicon for the use of Trustees in Bankruptcy and under Deeds of Arrangement, and Liquidators of Companies. This work forms a ready and reliable book of reference for practitioners. The numerous Statutes and the Schedules thereto, the accumulation of Rules, Board of Trade Regulations, Orders, Directions, and the countless Decisions of the Courts have necessarily formed the basis of the work, and these varied sources are referred to throughout the text.

3/6 net. Post free U.K. 3/9; Abroad, 4/-

LIMITED PARTNERSHIPS ACT, 1907.

(70 pp., 8vo.) By **D. P. Davies, F.S.A.A.** Deals fully with the Limited Partnerships Act, 1907; some Continental and other Provisions relating to Limited Partnerships; the Relation between the Partnership Act, 1890, and the Limited Partnerships Act, 1907. It contains the Rules, Forms, full text of the Limited Partnerships Act, 1907, and of the Partnership Act, 1890, with an Index.

1/6 net. Post free U.K. and Abroad, 1/7 $\frac{1}{2}$.

LIQUIDATORS.

(See *Trustees, Liquidators, and Receivers*, p. 38.)

LOCAL AUTHORITIES' ACCOUNTS, ORGANISATION AND AUDIT OF.

(488 pp., 8vo.) By **A. Collins, A.S.A.A.** The only complete treatise on this important subject, incorporating the recommendations of the Departmental Committee on Municipal Accounts; an exposition of up-to-date methods of financial control, collated from the most efficient systems in use in the leading local authorities of the Kingdom; the whole of the present day systems of Audit reviewed, analysed, and compared. Summary of Contents:—Review of Local Authorities' Accounts and their Audit—Extent of Local Authorities' Operations—Local Authorities' Powers, Duties, and Obligations—The Position of the Chief Financial Officer—The Accounting Systems in vogue—The Internal Check in vogue—Special Considerations in: (a) County Council Accounts; (b) County Borough Council Accounts; (c) Non-County Borough Council Accounts; (d) Metropolitan Borough Council Accounts; (e) Urban District Council Accounts, &c.—Accounts Audited by the Local Government Board—Statutory Regulations—The Board's Control of Accounts and Audit—The Audit by the District Auditor—The Elective Audit—Minor Audit Provisions—The Professional Audit of Local Authorities' Accounts—Preparation for Audit—The Cash Transactions—The Revenue Transactions—The Capital Transactions—The Arithmetical Accuracy of the Books—Questions of Principle involved in the Financial Statements—Compliance with Statutory Regulations—Miscellaneous Considerations arising out of Audit—Auditors' Certificate and Report—Appendix—Standardised Forms of Published Accounts—Index. Net price (post free U.K.) **12/6**; Abroad, **13/4**.

MANUAL, ACCOUNTANTS'.

(See *Accountants' Manual*, p. 5.)

MEDICAL PRACTITIONERS' ACCOUNTS.

(Vol. XVIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (85 pp., 8vo.) By **J. H. May, A.S.A.A.** The system of Book-keeping described in this volume is designed to combine simplicity with economy of labour, yet enabling the medical man to summarise his total income and expenditure on any balancing date, and therefrom to have regular Profit and Loss Accounts and Balance Sheets prepared. Full *pro forma* Accounts in illustration of the forms of Account Books are given in each case. Chapters are subsequently devoted to subjects which accountants find it necessary, at one time or another, to apply themselves—such as "Medical Men's Income Tax," "The Assessment of Practice Values," "Notes on the Collection of Debts Outstanding," &c.

3/6 net. Post free U.K. **3/9**; Abroad, **3/10**.

METRIC SYSTEM, THE.

(40 pp., 8vo.) By **The Rev. G. T. P. Streeter, B.A.** A Pamphlet. **1/-** net. Post free U.K. and Abroad, **1/1**.

MINERAL WATER MANUFACTURERS' ACCOUNTS.

(Vol. VIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (75 pp., 8vo.) By **J. Lund, A.S.A.A.** and **G. H. Richardson, F.S.S.** The system of Bookkeeping described can be safely taken as a model upon which a set of Books and Accounts should be constructed. The work describes and explains the following: Purchases Day Book—Purchases Ledger—Sales Book—Sales Ledger—Cartmen's Delivery Book—Cash Sales Book—Bottles and Boxes—General Cash Book—Petty Cash Book—Nominal Ledger—Wages—Commission—Private Ledger—Balance Sheet—Trading Account—Bottle Exchange—Stock Book—Mineral Water Associations and their Officers. Numerous *pro formâ* Accounts with specimen entries are given.

3/6 net. Post free U.K. 3/9; Abroad, 3/10

MINING ACCOUNTS, COAL.

(See Colliery Accounts, p. 14.)

MINING COMPANIES' ACCOUNTS (AUSTRALIAN).

(See Australian Mining Companies' Accounts, p. 9.)

MONEY MARKET, AN OUTLINE OF THE.

(56 pp., 8vo.) By **E. E. Spicer, F.C.A.** This book deals with the growth of the Money Market from the earliest times, and shows fully and clearly the working of the complex machine which our present civilisation has evolved. Banking, the Bank of England, the Bank Rate, the Foreign Exchange, and the vital question of the Gold Reserves, are dealt with in a lucid and interesting manner.

2/- net. Post free U.K. and Abroad, 2/2.

MULTIPLE COST ACCOUNTS.

(See Cost Accounts, p. 17.)

MULTIPLE SHOP ACCOUNTS.

(Vol. XXIV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (120 pp., 8vo.) By **J. Hazlip, F.C.I.S.** A work describing the best method of keeping the Accounts of Multiple Shop Companies having a number of branches, and dealing in Boots and Shoes, Bread, Butter, Clothing, Drapery, Drugs, Fancy Articles, Fish, Game and Poultry, Furniture, Hats and Caps, Hosiery, Jewellery, Meat, Milk, Provisions, Tea, Tobacco. The reader is guided through the different departments of a theoretical business step by step till the final results of the year's trading are ascertained. The chapters on Organisation, Stockkeeping, and Stocktaking are of great practical value, and the following matters are also dealt with, viz.:—Contracts and Agreements; Leases; Assessment of Rates; Appeals against Assessments; Fire and Plate Glass Insurance; Fidelity Guarantees; Income Tax Returns; Credit Accounts; Collection of Bad Accounts; Banking, &c. Summary of Contents:—Organisation—Shops: their Functions and Methods of Receiving Supplies—Central Warehouse: Purchase of Goods and Distribution to Branches—Head Office: How the Accounts are gathered together and finally dealt with—Stockkeeping and Stocktaking: Adjustment and Reconciliation—Capital and Revenue Expenditure: Renewals and Repairs—Organisation into Districts, Differences in Books and Accounts explained—Hints on Matters of Importance.

3/6 net. Post free U.K. 3/10; Abroad, 3/11.

MUNICIPAL ACCOUNTS.

(Vol. XXI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (200 pp., 8vo.) By **John Allcock, F.S.A.A.** This work is based on the methods adopted by some of the leading Municipalities in England. The entire system of Bookkeeping and Checking of Municipal Accounts is dealt with, and facsimiles of all Books and Forms recommended are given. Synopsis: Introduction—Ordering Goods and Preliminary Measures relating to Accounts—Checking Accounts—Presentation of Accounts—Schedule of Cheques, &c.—Income and Expenditure Ledger—Works Accounts—Estimate and Expenditure—Rates—Electricity Accounts—Corporation Stock—Registration of Stock—Private Improvement Works Accounts—Exchequer Contribution Account—Town Hall Lettings—Police Pension Fund Account—Petty Cash, &c. &c.—Insurance of Workmen—Audit.

Net price (post free U.K.) 10/6; Abroad, 11/-

MUNICIPAL ACCOUNTS.

(See also **Local Authorities' Accounts** (p. 29) and **Urban District Councils' Accounts** (p. 40).

MUNICIPAL FINANCE.

(44 pp., 8vo.) By **R. F. Miller, F.C.A.** A pamphlet dealing with some aspects of Municipal Finance and Accounts from the standpoint of a Professional Auditor. 6d. net. Post free U.K. and Abroad, 7d.

MUNICIPAL FINANCE FOR STUDENTS.

(70 pp., 8vo.) A short work, written by an eminent Municipal Accountant, on the most important features in Local Government Finance for Students. 2/6 net. Post free U.K. and Abroad, 2/9.

MUNICIPAL INTERNAL AUDIT, A.

(140 pp., 8vo.) By **A. Collins, F.S.A.A.** Not only is the Audit of the Collection of Rates and other peculiarly Municipal Revenues lucidly set out in this work, but the trade undertakings (such as Gas Works, Electricity Works, Waterworks, Tramways, Markets, &c.) receive special attention.

3/6 net. Post free U.K. 3/9; Abroad, 3/11.

MUNICIPAL RATING.

(110 pp., 8vo.) By **A. James Pearce, A.C.A.** A complete practical guide for Municipal Rating, showing, step by step, the duties which are necessary for the collection of Rates. The Comparative Charts, the specially compiled Returns from other Boroughs, the Assessment Tables, and, in particular, many of the Forms which are included in the book, have never appeared before in any similar work, and have all been tested in actual practice.

5/- net. Post free U.K. 5/4; Abroad, 5/5.

NEWSPAPER ACCOUNTS.

(238 pp., 8vo.) By **B. J. Norton, F.C.A.**, and **G. T. Feasey, A.C.A.** Synopsis: Introductory—Books relating to Sales—Books relating to Advertisements—Books relating to Contributions—Books relating to Purchases and Expenses—Books relating to Cash—Private Books—Departmental Checks upon the Bookkeeping—Adaptation of the System to Papers of Small Circulation—Adaptation of the System to Evening Papers—Adaptation of the System to Weekly Papers—Specimen set of Books containing Entries representing Transactions for one half-year—Special Rulings of Books for Papers of Small Circulation—Special Rulings of Books for Evening Papers—Special Rulings of Books for Weekly Papers—Index.

Net price (post free U.K.) 10/- ; Abroad, 10/6.

PAWNBROKERS' ACCOUNTS.

(Vol. XIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (90 pp., 8vo.) By **Fred Thornton** and **J. Henry May, A.S.A.A.** This work embodies a complete System of Accounts for this peculiar and (to the outsider) complicated trade. The system has been perfected by many years of experience in Pawnbroking circles, and is placed before Accountants as the best, not only by reason of its meeting the recognised requirements of modern accountancy, but above all because it is already in operation in a large number of Single-shop Pawnbroking Establishments, as well as in the Offices of up-to-date Companies with Branches.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

PERSONAL AND DOMESTIC ACCOUNTS.

(56 pp., 8vo.) By **J. G. P. Ibotson, A.C.A.** A useful handbook, showing how to keep Personal Accounts on a proper footing. Synopsis:—Introductory—Records of Payment—Records of Receipt—The Cash Book—Classification—The Ledger—Receipts and Payments Account and Balance Sheet—Income and Expenditure Account—Capital Accounts—Comparative Statements—Vouchers—Income Tax—Trust Accounts—Appendix—Trustee Investments.

1/- net. Post free U.K. and Abroad, 1/2.

POLYTECHNIC ACCOUNTS.

(Vol. XI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (86 pp., 8vo.) By **H. Calder Marshall, F.C.A.** A complete set of Book-keeping and Accounts for Polytechnic Institutions. Synopsis: Introductory—System of Finance—List of Books—Organisation of Staff—Chief Books of Account—Departmental Books—Subsidiary Statistical Books—The Final Accounts—Capital Accounts—Establishment Charges—Resolutions passed at Conference of Polytechnic Auditors—Grants—Audit—Appendix.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

PRINTERS' ACCOUNTS.

(Vol. XVII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (80 pp., 8vo.) By **H. Lakin-Smith**, Chartered Accountant. A thoroughly reliable handbook on Bookkeeping for Printers. Summary of Contents: Introduction—Estimating Purchases—Cash Books—Wages—Sales—Cost Accounts—Private Ledger, &c.—Balance Sheet—Depreciation—Departmental Accounts—Index.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

PROCESS COST ACCOUNTS.

(See *Cost Accounts* p. 17.)

PROFESSIONAL ACCOUNTANTS.

(128 pp., 8vo.) By **B. Worthington**. An Historical Sketch. This book gives an historical survey of the Profession in this country from its early inception to the present time. It embraces, amongst other chapters, one entitled "An Accountant's Report, about 1721," which is reprinted in full in an appendix, and which should prove of undoubted interest to all Accountants. Other subjects dealt with are: The Early Progress of the Profession; The Railway Mania and its sequel; Auditors, past and present; &c. &c. Throughout the book there is much didactic information bearing on the subject of Accountancy in a lucid manner.

2/6 net. Post free U.K. 2/9; Abroad, 2/10.

PROMOTION AND ACCOUNTS OF A PRIVATE LIMITED COMPANY, THE.

(72 pp., 8vo.) By **M. Webster Jenkinson, F.C.A.** Synopsis: Advantages and Disadvantages on the Conversion of a Business into a Private Limited Company—Definition of "Private Company"—Procedure—Memorandum and Articles of Association—Articles of Association—Transfer and Transmission of Shares—Copies of Memorandum and Articles—Sale Agreement—Fees—Incorporation—Preliminary Expenses—First Directors' Meeting—Statistical Books to be kept and Returns to be made to the Registrar—Allotment of Shares—Statutory Meeting—Statutory Requirements and Penalties for Non-compliance—Entries in Financial Books—Adjustments in Vendor's Accounts—Profits prior to Incorporation—Share Capital Accounts—Forfeiture of Shares—Debentures—Final Accounts and Audit—Income Tax. (In the Press.)

PUBLISHERS' ACCOUNTS.

(128 pp., 8vo.) By **C. E. Allen**. A complete system of Accounts for Publishers, illustrated with numerous *pro forma* Accounts, and a fully worked example of typical transactions. Synopsis:—Nature of the Business—Method and Organisation of the Book Trade—Books—Routine—Nature of the Ledger Accounts—Stocktaking—Balancing—Analysis of Subsidiary Books—Worked Example of Typical Transactions—Copyright—Definition of Literary Property—Peculiarities of its Nature—As a Monopoly—Circumstances which affect the Value of

Copyright—Duration and Term—Copyright Act—Magazine Accounts, involving the Treatment of Printing Plant, Wages of Compositors, &c.—Outline Forms of Agreement between Author and Publisher—Electros, Stereos, List of Assets.

2/6 net. Post free U.K. 2/9 ; Abroad, 2/10.

QUARRY AND STONE MERCHANTS' ACCOUNTS.

(Vol. XXVII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (112 pp., 8vo.) By **J. G. P. Ibotson**, Chartered Accountant. A complete System of Accounts for Quarry Owners and Managers and Stone Merchants. Synopsis: Introductory—Quarry Department—Works Department—Transport—Sales Department—Financial—Annual Accounts—Audit—Branch Accounts—Plant Accounts, &c.—Granite Sett, Slate, and Marble Quarries—Appendices—Index.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

RAILWAY ACCOUNTS, A DIGEST OF.

(92 pp., 8vo.) By **A. C. Anderson**, Chartered Accountant. This work sets out briefly and concisely the sources from which the figures appearing in the published accounts of a Railway Company are compiled. Synopsis:—TRAFFIC DEPARTMENT: Coaching—Goods—Minerals. EXPENDITURE: Stores Department—Works and Ways Department—Locomotive, Carriage, and Wagon Department. TRAFFIC SECRETARY'S DEPARTMENT: General Secretarial Duties—Accountancy in the Secretary's Office. ACCOUNTANT'S DEPARTMENT: Audit Offices (Coaching—Goods and Minerals—Mileage and Demurrage Returns—Government Duty on Passenger Traffic)—Station Ledger Office—Book-keepers' Office—List of Accounts—Appendix. THE AUDIT OF RAILWAY COMPANIES: General Remarks on the Professional Audit—Forms of Account prescribed by the Regulation of Railways Act, 1868—Index.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

RATING, MUNICIPAL.

(See **Municipal Rating**, p. 31.)

RECEIVER AND MANAGER IN POSSESSION, THE.

(52 pp., 8vo.) By **A. Binnie, F.C.A., C.A.** This work describes the methods by which the Receiver and Manager carries out the practical duties devolving upon him after his appointment, deals with many of the difficulties which confront him, and contains useful Forms and directions relating to the Preparation and Vouching of the Receiver and Manager's Accounts. Carrying out of Contracts, Management of Routine Work, Preferential Claims, Borrowing, Realisation of Property, and Personal Liabilities incurred by Receivers and Managers, are among the points dealt with in the book, which should be of practical interest to the student of Accountancy, and may, for purposes of references, appeal to many practitioners. Synopsis: Appointment—Preliminaries to Appointment by the Court—Power to Borrow immediately for certain purposes—Acts after Appointment and on taking Possession—Management and Routine Work—Preferential Claims—Income Tax—Liquidation—Removing Property—Disputed Property—Realisation—Conditions of Sale—Delivery to Purchaser—Auctioneers' and Valuers' Charges—Transfer of Debentures—Transfer of Shares—Paying Money into Court—The Receiver's Account—Discharge.

2/6 net. Post free U.K. 2/8 ; Abroad, 2/9.

RECEIVERS, LAW OF.

(See *Law of Trustees, Liquidators, and Receivers*, p. 38.)

RESERVES AND RESERVE FUNDS.

(See *Depreciation, Reserves and Reserve Funds*, p. 19.)

RETAIL TRADERS' ACCOUNT BOOK.

(112 pp., foolscap folio.) By **W. G. Day**, Chartered Accountant. A Ruled Account Book, with printed headings, containing a System of Accounts for Retail Traders doing a Cash Trade, which will enable them to prepare a Balance Sheet at any time, and also a Trading Account and Profit and Loss Account. Contains the following Accounts: A Cash Book—Summary of Receipts and Expenditure—Balance Sheet—List of Creditors—Bills Payable—Debtors, Fixtures, Fittings, &c., Profit and Loss Account—Returns to Wholesale Houses, &c.—Discounts. 5/- net. Post free U.K. 5/4; Abroad, 5/7.

SHIPBUILDERS' ACCOUNTS.

(See *Engineers' and Shipbuilders' Accounts*, p. 21.)

SHIPPING ACCOUNTS.

(Vol. XL of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (100 pp., 8vo.) By **R. R. Daly**, Chartered Accountant. This important work deals fully and explicitly with the Accounts of Shipping Companies. The text is amply explained by the many Forms of Account which are included. It deals with the following branches:—The Accounts of a Sailing Ship—The Accounts of a Single-Ship Company—The Accounts of a Company owning several Vessels—The Accounts of a Line of Steamers—Passenger Office Accounts.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

SHOPKEEPERS' ACCOUNTS.

(2nd Ed., 50 pp., 8vo.) By **S. B. Quin, F.C.A.** A System for a Grocery, Provision, or General Store, which can be adapted to the Accounts of a Shopkeeper engaged in any business. Synopsis: Introduction—Sales Ledger—Sales Ledger Analysis Book—Cash Book—Cash Book, Alternative Form—Invoice Book—General Ledger—Specimen Accounts—General Remarks and Conclusion—Forms: Balance Sheet—Sales Ledger—Sales Ledger Analysis Book—Cash Book—Cash Book, Alternative Form—Invoice Book—General Ledger—together with Specimen Accounts and Entries.

2/6 net. Post free U.K. 2/9; Abroad, 2/10.

SINGLE COST ACCOUNTS.

(See *Cost Accounts*, p. 17.)

SOLICITORS' ACCOUNTS.

(Vol. XII of "THE ACCOUNTANTS' LIBRARY" Series *q.v.*) (2nd Ed., 92 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** Designed to meet the requirements of either large or small practices, the system of Accounts advocated is clearly described, and numerous

alternative methods, suitable under various circumstances, are fully dealt with. The work consists of Six Chapters, and contains a fully worked out set of *pro forma* Transactions illustrating the correct method of keeping each book described. Among other important matters the following are duly considered:—The Separation of Clients' Moneys, County Court Business, Agency Business, Draft Bills of Costs, &c. Every effort has been made to formulate a system combining Simplicity with Completeness and Practical Efficiency.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

STOCKBROKERS' ACCOUNTS.

(Vol. IX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (2nd Ed., 110 pp., 8vo.) By **W. D. Callaway**, Chartered Accountant. The unique system of Dealing and Accounting that obtains on the London Stock Exchange is fully explained in this book. Synopsis:—(1) The method of dealing; (2) The Settlement of Bargains; (3) Minor and Subjective Difficulties, Calls and Dividends, Rights, Options, Put and Call, Giver and Taker, Arbitrage, Settlement, Department or Clearing House; (4) Description of Books necessary for a Jobber; (5) Description of Books necessary for a Broker; (6) Trial Balance; (7) Specimen Accounts; (8) The Audit; (9) Fraud in Stockbrokers' Accounts. A Glossary of Stock Exchange Words and Phrases and a comprehensive Index follow, the whole being supplemented by an Appendix divided as follows: (*a*) Share Calculation Table; (*b*) Stamp Duties; (*c*) Illustration of a Make-up; (*d*) Commission usually Charged by Brokers; (*e*) Stock Exchange Rules relating to Official Quotations.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

STUDENTS' GUIDE TO ACCOUNTANCY.

(2nd Ed., 110 pp., 8vo.) By **L. R. Dicksee, M.Com., F.C.A.** This work affords reliable information for those who contemplate entering the Accountancy Profession, and will be found of value to all Articled Clerks in helping them to acquire the necessary knowledge to enable them to pass their examinations. Synopsis:—A Sketch of the Accountancy Profession—On being Articled—The Preliminary Examination—The First Half of Articles—The Intermediate Examination—The Last Half of Articles—The Final Examination—Afterwards—Appendix A: *Pro forma* Articles—Appendix B: Instructions to Candidates—Appendix C: Hints on Preparation for the Examinations.

2/6 net. Post free U.K. and Abroad, 2/9.

SUPERTAX, THE, AND HOW TO AVOID OVER-CHARGES AND PENALTIES.

(20 pp., 8vo.) By **C. E. Isaacs**. This new work will be of timely service to taxpayers, who, under the Finance Act, 1909, will be compelled to disclose their total incomes from every source—not to obtain *alleviation* of their income-tax burdens, but to reveal to the Inland Revenue authorities the extent to which they are liable to *increased* taxation, under the newly imposed "Supertax."

1/- net. Post free U.K. and Abroad, 1/1.

TABLE A. [REVISED.]

(22 pp., 8vo.) Regulations for Management of a Company Limited by Shares. 6d. net. Post free U.K. and Abroad, 7d.

TERMINAL COST ACCOUNTS

(See Cost Accounts, p. 18.)

THEATRE ACCOUNTS.

(Vol. V of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (81 pp., 8vo.) By **W. H. Chantrey**, Chartered Accountant. This work sets out the system of Recording the Receipts of a Theatre, with a Complete Set of House Returns, and also details the method of Checking the House and other Receipts. It deals with the Treasury and other Expenditure, and includes a Form of Weekly Financial Statement and Treasury Sheet. Advance Booking, Library Accounts, Provincial Tours, and Authors' Fees are also dealt with, together with the consideration of Cost of Production and Depreciation, with an explanation of the Depreciation Table. Notes concerning the Revenue Account and Balance Sheet, and the Audit are included, and the Appendix contains Forms of Lord Chamberlain's Licences, Agreements with Artistes, Authors, and Touring Company, a *pro forma* Balance Sheet and Revenue Account, and a Depreciation and Sinking Fund Table for 100 years, at 3 to 6 per cent.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

TIMBER MERCHANTS' ACCOUNTS.

(Vol. XXXV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (100 pp., 8vo.) By **E. E. Smith**, Chartered Accountant. The Accounts of both the Wholesale and Retail Businesses are dealt with in this volume, and information is given as to the methods necessary to properly record the transactions of a firm having branches at various places.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

TRAMWAY BOOKKEEPING AND ACCOUNTS.

(Vols. XV and XLVIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (282 pp., 8vo.) By **Donald McColl**. This work is based upon the very thorough and up-to-date methods in operation in the Glasgow Corporation Tramways Department, and will be of considerable service to Tramway Officials and others interested in Tramways, both here and in America. The entire System of Accounting is clearly and fully described, and facsimiles of all the Books and Forms recommended are given. Synopsis: Introductory and General—Traffic—Wages—General Stores—Power Stations—Depôts—Works—Permanent Way and Electrical Equipment of Track—Weekly Revenue and Expenditure Statement—General Bookkeeping—Annual Balance—Sinking Fund, Depreciation, Renewal, and Reserve Funds—Insurances—Friendly Societies—Superannuation Fund—Valuation for Local Assessments, together with a **Supplement** dealing with the following:—Standardisation of Accounts—Disadvantages of Expenditure Ledger System—Numerical List of Accounts—Allocation of Wages—Allocation of Materials—Special Statistical Items suggested—List of Forms—Facsimiles of Books and Forms—Index.

Net price (post free U.K.) 12/6; Abroad, 13/2.

THE SUPPLEMENT separately.

2/6 net. Post free U.K. and Abroad, 2/9.

TRANSACTIONS OF THE UNION OF CHARTERED ACCOUNTANT STUDENT SOCIETIES.

(See Union, &c., p. 39.)

TREATMENT OF FLUCTUATING CURRENCY IN ACCOUNTS.

(60 pp., 8vo.) By **A. E. Cutforth, A.C.A.** This book deals as shortly and concisely as possible with this particular branch of the subject of Foreign Exchange. Simple examples have been used throughout to illustrate the detailed explanations given. Among the matters discussed in relation to fluctuating currency are: Treatment of Revenue Receipts and Expenditure—Treatment of Capital Expenditure—Current Account between an English and a Foreign Office—Valuation of Floating Assets and Liabilities—Treatment of Stores Accounts—Differences in Exchange: how arising and how dealt with—Use of "Permutation" or "Conversions" Account.

2/6 net. Post free U.K. 2/9; Abroad, 2/10.

TRIAL BALANCE BOOK, THE HANDY.

6d. net. Post free U.K. and Abroad, per copy, 7d.; per doz., 5/4.

TRUSTEES, LIQUIDATORS, AND RECEIVERS, A CHART OF THE RIGHTS AND DUTIES OF.

By **W. R. Willson, B.A.**, Barrister-at-Law. A Chart of the Liabilities, Duties, Powers, Rights, Appointment and Removal of Trustees in Bankruptcy, Compulsory, Voluntary, and Supervision Liquidations, Trustees under Deeds, and Receivers.

1/- net. Post free U.K. and Abroad, 1/3.

TRUSTEES, LIQUIDATORS, AND RECEIVERS, THE ACCOUNTS OF.

(Vol. XLI of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (135 pp., 8vo.) By **S. S. Dawson, M.Com., F.C.A.**, and **H. R. Graves, A.C.A.** This Work deals fully with its subject, and will be found of the greatest use to all Accountancy Practitioners. It deals with the Accounts of Trustees in Bankruptcy, under Deeds of Arrangement; Liquidators in Compulsory Winding-up, in Voluntary Winding-up, and in Winding-up subject to the supervision of the Court; "Pending" Liquidations and Accounts of Receivers. All necessary Forms and Examples are given, together with an exhaustive Index.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

TRUSTEES, LIQUIDATORS, AND RECEIVERS, THE LAW OF.

(3rd Ed., 278 pp., 8vo.) By **W. R. Willson, B.A.**, Barrister-at-Law. A succinct statement of the law, as established by the latest statutes and decisions, written analytically for students reading for the Examinations of the Institute of Chartered Accountants and the Society of Accountants and Auditors. The work deals with the Appointment and Removal, the Rights, Powers, Duties, and Liabilities of Trustees in Bankruptcy: Trustees under Schemes or Compositions and in Administrations of Deceased Insolvents: Special

Managers in Bankruptcy: Trustees under Private Deeds of Arrangement: Liquidators in Compulsory Winding-up: Provisional Liquidators: Special Managers in Winding-up: Liquidators in Voluntary Winding-up: Liquidators in Winding-up under Supervision: Receivers appointed by the Court: Managers and Consignees: Receivers appointed by Parties, together with Abbreviations, Definitions, Index to Cases cited. Appendix of Forms, Time Table, and Chart.

Net price (post free U.K.) 10/6; Abroad, 11/-.

(See also **Receiver and Manager in Possession**, p. 34.)

UNDERWRITERS' ACCOUNTS.

(Vol. XXII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) 2nd Ed., (100 pp., 8vo.) By **E. E. Spicer, F.C.A.**, and **E. C. Pegler, F.C.A.** This work deals somewhat fully with the general principles underlying the business, in order that those not acquainted with Accounts of this nature may more readily grasp the system laid down; but the whole subject has necessarily been dealt with from the point of view of Accounts. Since the first edition of this book was published the system of Account-keeping at Lloyd's has materially altered in certain respects, necessitating a thorough revision of the text. The general adoption of what is known as "Syndicate Form," which involves considerable difficulties from an Accountancy point of view, rendered necessary the addition of a special chapter on this subject, which is amply illustrated by specimen forms and accounts.

5/- net. Post free U.K. 5/3; Abroad, 5/4.

UNION OF CHARTERED ACCOUNTANT STUDENT SOCIETIES' JOINT TRANSACTIONS.

(8vo.) This publication, which is issued annually, contains selected and edited Lectures and Essays read before the various Chartered Accountant Students' Societies. The issue for 1909 (8vo., xvi. + 416 pp.) contains the following Lectures:—Some Changes in Bankruptcy Law, by C. E. Brackenbury; Some Economic Lessons to be learned from Accounts, by R. W. Hamilton, F.C.A.; Works Accounting, by R. N. Barber, A.C.A.; Income Tax Claims and Appeals, by E. E. Spicer, F.C.A.; Causes and Effects of recent Income Tax Legislation, by C. E. Isaacs; The Companies Acts, with Special Reference to Secretarial Work and the Act of 1907, by E. A. Whitehouse; Some Notable Frauds in Accounts, by E. C. Pegler, F.C.A.; Municipal Accountancy, with Special Reference to Recent Official Inquiries, by M. C. Spencer, A.C.A.; The Powers and Duties of Auditors under Section 113 of the Companies (Consolidation) Act, 1908, by A. F. Dodd, F.C.A.; Bank Bookkeeping, by F. P. Belcher; Bills of Exchange, by H. Jacobs; Capital and Revenue in Commercial Accounts, by R. N. Carter, F.C.A.; Some Customs of the Stock Exchange, by P. E. Sandlands; Some Economic Considerations bearing on Costing, by W. R. Hamilton, F.C.A.; The Legal Position of an Executor, a Trustee, or a Receiver, carrying on a Business, by W. J. Stuart; Realisations on behalf of Debenture-holders by Receivers appointed under Trust Deeds or under Debentures, by R. F. W. Fincham, A.C.A.; Income Tax, by M. W. Jenkinson, F.C.A.; Some Points in Foreign Commercial and Company Law of Interest to Accountants, by H. Guedalla, F.C.A.

4/- net. Post free U.K. 4/4; Abroad, 4/6.

URBAN DISTRICT COUNCILS' ACCOUNTS.

(Vol. XLV of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (140 pp., 8vo.) By **F. S. Eckersley**. This work provides a complete practical manual illustrative of the method of keeping the Accounts of Local Authorities on the basis of Income and Expenditure, for the use of Clerks and Accountants to Urban District Councils. The book will also be found useful to Clerks to *Rural* District Councils, Assistant Overseers, Rate Collectors, and other Financial Officers, to members of Local Authorities interested in financial matters affecting local government, and to students of municipal finance. Synopsis: Introduction—General District Revenue, Income—General District Revenue, Expenditure—Income from Loans and Capital Outlay—Private Street Works Accounts—Income from and Expenditure in connection with Reproductive Undertakings—Education Accounts—Audit and General—Financial Administration, together with 56 Forms, Appendix and Index.

5/- net. Post free U.K. 5/4; Abroad, 5/5.

VADE MECUM, ACCOUNTANT'S AND BOOK-KEEPER'S.

(168 pp., 8vo.) By **G. E. Stuart Whatley**, Chartered Accountant. This Work consists of a Series of practical Articles upon Capital and Revenue Expenditure, Revenue Accounts, Deficiency Accounts. Statements of Affairs, Depreciation, Reserve and Sinking Funds, Adjustment of Partnership Accounts, Joint Stock Companies' Accounts, Tabular Bookkeeping, Hotel and Theatre Accounts, and other matters not generally dealt with in existing works on Bookkeeping, together with useful Forms and Directions and numerous *pro forma* Accounts.

Net price (post free U.K.) 7/6; Abroad, 7/11.

WATER COMPANIES' ACCOUNTS.

(Vol. XIX of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (80 pp., 8vo.) By **F. Key**, Incorporated Accountant. The complete system of Bookkeeping advocated is illustrated by full *pro forma* Accounts. Synopsis: Introduction. Chapter I.—Meter and General Rent Ledgers and books subsidiary thereto. Chapter II.—The Collection of the Company's Rents and the internal check thereon. Chapter III.—The Stores Department: Intake and Delivery. Chapter IV.—The Principal Financial Books; Capital and Revenue; Audit. Chapter V.—Miscellaneous Books; Conclusion. Appendices:—Accounts of the Hillside Water Company; Trial Balance; Revenue and Capital Accounts and Balance Sheet; Extracts from Acts of Parliament pertaining to Water Companies' Accounts. Index.

3/6 net. Post free U.K. 3/9; Abroad, 3/10.

WEST AFRICAN GOLD MINING ACCOUNTS.

(134 pp., 8vo.) By **Fred J. Lock, A.S.A.A.** This practical guide for the introduction and working of a system of accounts suitable for a gold mine in West Africa is the result of the many years' experience the Author had as Chief Accountant on some of the largest gold mines of that country. In carrying out the duties which devolve upon an Accountant on a mine, the need is often felt of a book of reference

giving some concise and workable system of accounts, suitable for either large or small undertakings, and this book will, it is hoped, prove of value to mine managers and accountants, and those whose business brings them into contact with mining companies. The work is freely illustrated with Forms distributed throughout the text, and deals with the engagement of Workmen and Conditions of Service, &c., Allocation Lists, Time-keeping, Stores, the General Bookkeeping and Final Accounts, Record Books, Returns, &c., and the Head Office Books. The Forms have for the most part been put to the test by actual use on the West African Goldfields.

5/- net. Post free U.K. 5/3 ; Abroad 5/4.

WINE AND SPIRIT MERCHANTS' ACCOUNTS.

(Vol. XXXII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (190 pp., 8vo.) By **A. Sabin**. This book describes a complete system of Accounts on a thoroughly practical basis, suitable for a small Country Business, or one with a large Town connection. The transactions of the "Universal Wine and Spirit Company" are followed in detail from the receipt of an Order to the appropriation of the Profits in the Partners' Balance Sheet. The system is a simple one, and the books self-balancing. The technical information given, with the Customs and Excise Regulations and Duties, and Licences payable in dealing with Wines and Spirits, will be found useful.

5/- net. Post free U.K. 5/4 ; Abroad, 5/6.

WOOLLEN ACCOUNTS.

(Vol. XLIII of "THE ACCOUNTANTS' LIBRARY" Series, *q.v.*) (76 pp., 8vo.) By **J. Mackie**. A complete System of Bookkeeping for Woollen and other Warehousemen. Describes fully the necessary Books and Forms for the Warehouse and the Counting House, together with the Statistical Books.

3/6 net. Post free U.K. 3/9 ; Abroad, 3/10

A LIST OF THE VOLUMES OF THE ACCOUNTANTS' LIBRARY.

A SERIES of 51 Handbooks, each separate volume of which deals with a system of Bookkeeping suitable for the particular business described, together with a complete set of *pro formâ* Accounts. Demy 8vo size, uniformly bound in cloth, gold lettered.

I.—BANK BOOKKEEPING AND ACCOUNTS.

2nd Ed. (Meelboom & Hannaford.) Double Number.
(See p. 9.) 5/- net. Post free U.K. 5/4; Abroad, 5/6.

II.—AUCTIONEERS' ACCOUNTS.

2nd Ed. (Dicksee.) (See p. 7.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

III.—BUILDERS' ACCOUNTS.

2nd Ed. (Walbank.) (See p. 13.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

IV.—AGRICULTURAL ACCOUNTS AND INCOME TAX.

(Meats.) Double Number. (See p. 7.)
5/- net. Post free U.K. 5/4; Abroad, 5/5.

V.—THEATRE ACCOUNTS.

(Chantrey.) (See p. 37.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

VI.—CO-OPERATIVE SOCIETIES' ACCOUNTS.

(Sugden.) Double Number. (See p. 16.)
5/- net. Post free U.K. 5/3; Abroad, 5/4.

VII.—GAS ACCOUNTS.

2nd Ed. (The Editor.) Double Number. (See p. 25.)
5/- net. Post free U.K. 5/4; Abroad, 5/5.

VIII.—MINERAL WATER MANUFACTURERS' ACCOUNTS.

(Lund & Richardson.) (See p. 30.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

IX.—STOCKBROKERS' ACCOUNTS.

2nd Ed. (Callaway.) (See p. 36.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

X.—GRAIN, FLOUR, HAY, AND SEED MERCHANTS' ACCOUNTS.

(Johnson.) (See p. 25.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XI.—POLYTECHNIC ACCOUNTS.**

(Marshall.) (See p. 32.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XII.—SOLICITORS' ACCOUNTS.**

2nd Ed. (Dicksee.) (See p. 35.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XIII.—PAWNBROKERS' ACCOUNTS.**

(Thornton & May.) (See p. 32.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XIV.—ENGINEERS' AND SHIPBUILDERS' ACCOUNTS.**

(Burton.) (See p. 21.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XV.—TRAMWAY ACCOUNTS.**

(McCell.) Triple Number. (See p. 37.)

Net price (post free) U.K. **10/6** ; Abroad, **11/-**.**XVI.—AUSTRALIAN MINING COMPANIES' ACCOUNTS.**

(Godden & Robertson.) (See p. 9.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XVII.—PRINTERS' ACCOUNTS.**

(Lakin-Smith.) (See p. 33.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XVIII.—MEDICAL PRACTITIONERS' ACCOUNTS.**

(May.) (See p. 29.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XIX.—WATER COMPANIES' ACCOUNTS**

(Key.) (See p. 40.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XX.—FISHING INDUSTRY ACCOUNTS.**

(Williamson.) (See p. 24.)

3/6 net. Post free U.K. **3/9** ; Abroad, **3/10**.**XXI.—MUNICIPAL ACCOUNTS.**

(Allcock.) Triple Number. (See p. 31.)

Net price (post free) U.K. **10/6** ; Abroad, **11/-**.**XXII.—UNDERWRITERS' ACCOUNTS**

2nd Ed. (Spicer & Pegler.) (See p. 39.)

5/- net. Post free U.K. **5/3** ; Abroad, **5/4**.

XXIII.—JEWELLERS' ACCOUNTS.

(Allen Edwards.) Double Number. (See p. 27.)
5/- net. Post free U.K. 5/4; Abroad, 5/6.

XXIV.—MULTIPLE-SHOP ACCOUNTS.

(Hazelip.) (See p. 30.)
3/6 net. Post free U.K. 3/10; Abroad, 3/11.

XXV.—BUILDING SOCIETIES' ACCOUNTS.

(Grant-Smith.) (See p. 13.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXVI.—DEPRECIATION, RESERVES, AND RESERVE FUNDS.

2nd Ed. (Dicksee.) (See p. 19.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXVII.—QUARRY ACCOUNTS.

(Ibotson.) (See p. 33.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXVIII.—FRIENDLY SOCIETIES' ACCOUNTS.

(Furnival Jones.) Double Number, (See p. 24.)
5/- net. Post free U.K. 5/4; Abroad, 5/6.

XXIX.—ELECTRIC LIGHTING ACCOUNTS.

(Johnson.) Double Number. (See p. 21.)
5/- net. Post free U.K. 5/4; Abroad, 5/5.

XXX.—FRAUD IN ACCOUNTS.

2nd Ed. (Editor.) (See p. 24.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXXI.—DRAPERS' ACCOUNTS.

2nd Ed. (Richardson.) Double Number. (See p. 20.)
5/- net. Post free U.K. 5/4; Abroad, 5/6.

XXXII.—WINE MERCHANTS' ACCOUNTS.

(Sabin.) Double Number. (See p. 41.)
5/- net. Post free U.K. 5/4; Abroad, 5/6.

XXXIII.—DAIRY ACCOUNTS.

(Rowland.) (See p. 19.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXXIV.—BRICKMAKERS' ACCOUNTS.

(Fox.) (See p. 13.)
3/6 net. Post free U.K. 3/9; Abroad, 3/11.

XXXV.—TIMBER MERCHANTS' ACCOUNTS.

(Smith.) (See p. 37.)
3/6 net. Post free U.K. 3/9; Abroad, 3/10.

XXXVI.—INSURANCE COMPANIES' ACCOUNTS.

(Tyler.) Triple Number. (See p. 27.)
Net price (post free) U.K. 10/6 ; Abroad, 11/-

XXXVII.—HOTEL ACCOUNTS.

(Dicksee.) (See p. 26.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XXXVIII.—LAUNDRY ACCOUNTS.

(Livesey.) (See p. 28.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XXXIX.—COTTON SPINNERS' ACCOUNTS.

(Moss.) Double Number. (See p. 19.)
5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

XL.—SHIPPING ACCOUNTS.

(Daly.) (See p. 35.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XLI.—TRUSTEES', LIQUIDATORS', AND RECEIVERS' ACCOUNTS.

(Dawson.) (See p. 38.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XLII.—MULTIPLE-COST ACCOUNTS.

(Garry.) (See p. 17.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XLIII.—WOOLLEN, &c., ACCOUNTS.

(Mackie.) (See p. 41.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XLIV.—BREWERS' AND BOTTLERS' ACCOUNTS.

(Lanham.) Triple Number. (See p. 13.)
Net price (post free) U.K. 10/6 ; Abroad, 11/-

XLV.—URBAN DISTRICT COUNCILS' ACCOUNTS.

(Eckersley.) Double Number. (See p. 40.)
5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

XLVI.—TERMINAL COST ACCOUNTS.

(Nisbet.) (See p. 18.)
3/6 net. Post free U.K. 3/9 ; Abroad, 3/10.

XLVII.—SINGLE COST ACCOUNTS.

(Mitchell.) Double Number. (See p. 17.)
5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

XLVIII.—TRAMWAY BOOKKEEPING AND ACCOUNTS SIMPLIFIED (a Supplement to Vol. XV). (See p. 37.)

(McColl.)
2/6 net. Post free U.K. 2/9 ; Abroad, 2/9.

XLIX.—PROCESS COST ACCOUNTS.

(Garry.) Double Number. (See p. 17.)

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

L.—BAKERS' ACCOUNTS.

(Meggison.) Double Number. (See p. 9.)

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

LI.—COLLIERY ACCOUNTS.

(Mann.) Double Number. (See p. 14.)

5/- net. Post free U.K. 5/4 ; Abroad, 5/5.

To Subscribers to 20 or more volumes at a time these are published at the special subscription rate of 2s. 6d. per "Single" number, 3s. 9d. per "Double" number, and 5s. per "Triple" number. The subscription prices, **CARRIAGE PAID**, are as follows :—

				UNITED KINGDOM.			ABROAD.		
				£	s	d	£	s	d
Volumes I. to XX.	..	..	..	2	17	6	3	4	4
Volumes XXI. to LI.	..	..	..	4	19	6	5	10	4
Volumes I. to LI.	..	..	..	7	17	0	8	14	8

Single copies of any volume may be obtained at the ordinary rates, as detailed above.







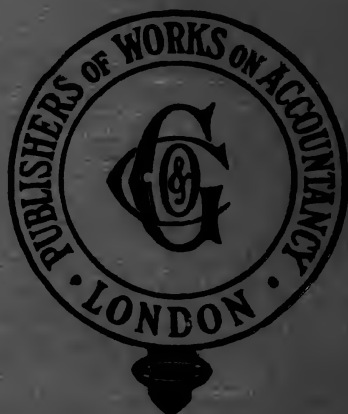
**THIS BOOK IS DUE ON THE LAST DATE
STAMPED BELOW**

AN INITIAL FINE OF 25 CENTS

**WILL BE ASSESSED FOR FAILURE TO RETURN
THIS BOOK ON THE DATE DUE. THE PENALTY
WILL INCREASE TO 50 CENTS ON THE FOURTH
DAY AND TO \$1.00 ON THE SEVENTH DAY
OVERDUE.**

MAR 27 1941

241714
HG 8848
.M2



2/6 Net.